UBC Centre for Human Settlements

HOUSING AND COMMUNITY PLANNING

The Municipal Role in the Supply and Maintenance of Low Cost Housing: A Review of Canadian Initiatives

J. David Hulchanski
Margaret Eberle
Michael Lytton
Kris Olds

August 1990

A Report Prepared for the

Centre for Future Studies in Housing and Living Environments
CANADA MORTGAGE AND HOUSING CORPORATION

THE UNIVERSITY OF BRITISH COLUMBIA

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Abstract

This study identifies and documents the current range of Canadian *innovative* municipal housing activities which seek to maintain existing low cost housing or create new low cost housing. Innovative initiatives refer to those housing actions which represent new ways of using existing municipal mechanisms, jurisdiction or resources, or of obtaining new municipal powers or resources. The aim is to facilitate information sharing among municipalities.

The study is presented in three parts. Part I, *The Municipal Role in Low Cost Housing*, introduces the study and reviews and summarizes the findings. Part II, *Municipal Initiative Fact Sheets*, contains detailed fact sheets on thirty-six municipal housing initiatives. Part III consists of an annotated bibliography of the Canadian literature on the municipal role in housing and a bibliography on U.S. state and local strategies for low cost housing.

The survey of Canadian municipalities found that a wide range of activities are being pursued. These fall into nine general categories: political leadership and advocacy; planning and policy; regulations - standards and zoning; regulations - process; organizational; land and buildings; financing; taxation and fees; and information and related services. This study finds that many Canadian municipalities are undertaking a broad range of new and innovative initiatives to address various aspects of their community's low cost housing needs.

Canada Mortgage and Housing Corporation

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Executive Summary

Canadian housing policy and programs have historically originated with the federal and provincial levels of government. Municipalities have tended to play a facilitative role, assisting the private sector and senior governments. Some municipalities are expanding their role in housing, but little is known about the nature and extent of this activity.

This study identifies and documents the current range of *innovative* municipal housing activities which seek to maintain existing low cost housing or create new low cost housing. Innovative initiatives refer to those housing actions which represent new ways of using existing municipal mechanisms, jurisdiction or resources, or of obtaining new municipal powers or resources.

The aim of the study is to facilitate information sharing among municipalities by describing a select group of the more innovative initiatives and by providing the names of contact people responsible for administering the initiative. While the study is primarily descriptive in nature, it identifies patterns of activity such as the geographic distribution and type of initiative. The study also aims to stimulate and inform the discussion about the municipal role in low cost housing and to broaden our understanding of the opportunities for municipal activity.

Methodology

The research began in January 1990, with a review of the literature on Canadian and U.S. municipal housing activity. Data collection consisted of a survey of seventy-one housing officials and planners in urban, suburban and regional municipalities, municipal housing authorities, provincial housing departments and related organizations at the provincial and federal levels. A letter requesting information was followed up with telephone calls and fax messages. Following receipt of this preliminary information, thirty-six of the most innovative initiatives were selected for more detailed documentation and a series of "fact sheets" were prepared.

Organization

This report is organized into three parts. Part I, *The Municipal Role in Low Cost Housing*, introduces the study and summarizes the findings. Part II, *Municipal Initiative Fact Sheets*, contains the detailed fact sheets on the thirty-six selected municipal initiatives. Part III consists of an annotated bibliography of the Canadian literature and a bibliography on recent U.S. state and local strategies for low cost housing.

Evolution of the Municipal Role

The review of the Canadian literature found that there has been a great deal of change in the municipal role in low cost housing. Municipalities no longer merely regulate the activities of the private sector nor do they rely solely upon senior governments for subsidized housing. Over the post-war period, the municipal role has begun to include various forms of assistance in the provision of social housing, direct involvement in the residential component of major urban redevelopment projects, formation of municipal non-profit housing societies and corporations, development of social housing policies and action plans, concern with special needs housing, and the regulation of condominium conversions and rental stock demolition.

Current Municipal Initiatives

To organize the range of municipal housing activities identified by our survey, nine categories were defined. These are: (1) political leadership and advocacy; (2) planning and policy; (3) regulations: standards and zoning; (4) regulations: process; (5) organization; (6) land and buildings; (7) financing; (8) taxation and fees; and (9) information and related services.

A majority of the initiatives fall into four of the categories: planning and policy; organization; land and buildings; and information and related services. While there are many examples of planning and policy-making efforts focused on single issues, such as secondary suites, there is little evidence of comprehensive municipal housing planning and even less housing planning and policy coordination at the metropolitan and regional levels. There are few examples of innovative municipal regulatory initiatives despite the recognition of the significance of the regulatory framework for housing. An interesting range of public/private partnerships are being implemented in Canada. New forms of administrative structures around the housing issue are also evident, as are some public/community partnerships. Only one example of a municipal taxation initiative was identified, perhaps revealing a reluctance to tamper with this instrument. There appears to be a preference for imposing special fees and levies.

Most of the initiatives identified were implemented within the last several years, likely due to the social, economic and political impacts of urban growth, changing demographic patterns and the associated problems relating to low cost housing. Consequently, the initiatives identified in this study are largely untested and only time and subsequent evaluation will confirm their effectiveness and identify problems with their implementation.

Prospects

There are a variety of views about what the municipal role in housing should be. This study documents that many Canadian municipalities have taken the initiative to address various aspects of their community's low cost housing needs. Canadian municipalities can play a much greater role in low cost housing than they traditionally have.

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Part I

The Municipal Role in Low Cost Housing

1. Introduction

Canadian housing policy and program activity has historically originated with the federal and provincial levels of government. Municipalities have tended to play a facilitative role in housing. They have assisted the housing activities of the private sector and of the senior governments. In the past municipalities would occasionally study local housing issues and use their regulatory authority to affect housing supply and maintenance. In general, they left the active role in the provision of housing to the private sector and, in the case of socially assisted housing, to the senior levels of government.

The municipal housing role began to change in the 1970s. With the rise of citizen participation in planning, more elected officials and active citizens focused on local housing conditions. Municipalities began to define more active housing roles for themselves and often sought local solutions to local needs. In Montreal, Toronto and Vancouver, to cite only the three largest municipalities, this more positive approach to housing supply and maintenance led to the municipal development of the Milton Park, St. Lawrence, Frankel-Lambert, False Creek South and Champlain Heights socially mixed neighbourhoods. Many municipalities also established housing corporations. Although these activities are still facilitative in nature and rely on federal and provincial social housing and rehabilitation program funding, they require a great deal of municipal leadership, planning and coordination.

During the 1980s many aspects of housing, including homelessness, became even more problematic. The issues changed, and the nature of the response began to change. Most municipalities now assist in housing supply and maintenance in some fashion. Some municipalities have accumulated a great deal of housing expertise and now search for new ways to play a much more active and effective role in alleviating local housing problems. In addition to lobbying senior governments, they are developing a broad range of innovative forms of municipal housing activity.

The United States encountered the need for local government to undertake new housing related initiatives much earlier than Canada. Severe federal housing cutbacks in the late 1970s and early 1980s left American urban areas with little means of addressing growing housing requirements. Since that time, U.S. municipalities have developed a vigorous, expanding role in the provision and maintenance of affordable housing. A 1989 survey reports that 25 of the largest 51 cities use locally generated revenues, either directly or indirectly, to stimulate the production of affordable housing (Berenyi 1989:i). A very large body of American literature on municipal housing initiatives is now available. Still, the vast increase in local participation must be considered in relation to the scale of the housing problem in U.S. cities. In some places the sum total of all new state and local efforts are insufficient to prevent the continued deterioration of conditions. Local

initiatives will begin to eradicate aspects of the housing problem only when the federal government becomes a full, active partner.

In Canada, the municipal housing role has evolved more slowly than in the U.S. The lack of Canadian publications on the topic hinders any search for information. The single survey of municipal housing developments (Burchinshaw *et al.*, 1985) concluded that, despite some local activity, the dissemination of relevant descriptive material is limited. A recent article entitled "The Municipal Role in Housing the Homeless and Poor" (Carter and McAfee, 1990) demonstrates a growing interest in the subject.

1.1 Study Purpose

The purpose of this study is to identify and to document the range of innovative municipal housing activities which seek to maintain or increase the supply of low cost housing. Our survey of municipalities across Canada has identified thirty-six of these initiatives. The fact sheets in Part II describe them in detail and furnish contacts for more information. The fact sheets act as a source of recent ideas for municipal officials and concerned citizens searching for options in addressing their specific housing problems.

While primarily descriptive in nature, the study provides a picture of the scope and the range of current forms of Canadian municipal involvement in housing. In addition, it identifies patterns of activity. Instead of documenting all local housing efforts, the study focuses on *new* and *innovative* types of municipal programs.

A larger goal of the study is to stimulate and to inform the discussion about the nature of the local role in affordable housing and to broaden our understanding of the opportunities for municipal initiative.

1.2 What is an Innovative Municipal Initiative?

What is meant by the words *innovative municipal initiative*? Here, they refer to local actions which seek to create new, affordable housing or which maintain the stock of existing affordable housing by using the instruments and resources of local government. Examples of initiatives include: property tax concessions; land banking and land lease policies; public/private partnerships; regulatory actions; increases in residential capacity through zoning; and inclusionary housing provisions. The definition specifically excludes the more "traditional" municipal assistance in delivering senior government housing programs. It does not down-play the importance of municipal involvement in the federal and provincial programs. Instead, it assists in answering the question: what else can municipalities do?

The word *innovative* is particularly difficult to define. What is novel in one municipality may be old hat in another, owing to the nature and magnitude of affordable housing problems and the political and legislative context. No attempt is made to present a rigid definition. Rather, the

word refers to fresh ways of using existing mechanisms or jurisdiction, to successful efforts at obtaining different forms of municipal power through changes in provincial legislation, and to new types of public, private and third sector co-operation. *Innovative* may apply to financial initiatives, to additions or alterations in existing programs, and to municipal government partnerships with the private sector, community based organizations and with other governments.

The initiative must be *municipal*. It must involve a municipal government or some element of municipal direction or control, whether alone or in partnership with the private sector and/or community based organizations. The study excludes federal or provincial initiatives. In the case of senior government involvement, the program must depend upon municipal initiation or partial local financial support.

Initiative refers primarily to those activities directly involved with actual housing stock, although innovative studies of the housing problem or proposals for future action are considered. An initiative must supply or maintain low cost housing, or it must provide access to low cost housing (e.g., financing initiatives and information services leading to actual housing). *Low cost* is purposely left vague. It simply does not include average and high cost housing. *Initiative* applies to both rental and ownership housing options and to on-going programs, rather than unique one-time occurrences.

While the study focuses on innovative initiatives fitting the above criteria, the data collection process enabled us to obtain an overview of the entire range of municipal initiatives across the country. The discussion in Chapter 3, *A Review of Current Municipal Initiatives*, summarizes our findings.

1.3 Research Method

The search for innovative Canadian initiatives employed a four step process.

Bibliographic Research and Literature Review. The goal of the literature search was to develop a good understanding of contemporary views regarding the municipal role in the supply and maintenance of low cost housing and the actual experiences of municipalities with these initiatives.

The bibliographic research focused on two areas. The first comprised contemporary Canadian planning and housing literature, including municipal publications, books and journal articles containing *analyses* of the municipal role in housing. This annotated bibliography is in Part III. The brief review of the role of the Canadian municipality in low cost housing in Chapter 2 is based on this bibliography.

The second area of bibliographic research identified current municipal initiatives for inclusion in the study. A library search produced documents pertaining to specific Canadian municipal housing policies, programs and initiatives, and a survey of municipalities provided supplementary material. This material, however, was out of date and of limited use in identifying current municipal initiatives.

For the U.S. literature, an existing CHS bibliography, *Innovative State and Local Strategies for Affordable Housing: A Bibliography of Recent U.S. Literature*, was updated and reviewed for this study in order to gain an understanding of the scope of activity occurring in U.S. municipalities.

Based on our review of the Canadian and American literature, we identified nine distinct categories of municipal initiatives relating to affordable housing. We used these categories to organize the fact sheets on Canadian initiatives in Part II. The categories include: (1) political leadership and advocacy; (2) planning and policy; (3) regulations for standards and zoning; (4) regulations for process; (5) organization; (6) land and buildings; (7) financing; (8) taxation and fees; and (9) information and related services. These categories are further discussed in Chapter 3.

Survey of Municipalities. Letters were sent to seventy-one housing officials or planners in urban, suburban and regional municipalities, to municipal housing authorities, to provincial housing departments and authorities, and to related organizations at the provincial and federal levels. In some cases, several representatives from a particular municipality, housing authority or provincial government were contacted. The municipal contacts were asked to provide information about initiatives under way in their own jurisdiction, while provincial and federal contacts were asked if they knew of any innovative municipal initiatives which should be included in the study. Draft "fact sheets" summarizing the details of two Vancouver initiatives were enclosed with the letter as a sample of the type of information required. The survey was national in scope and focused on major urban centres including a selection of suburban and regional municipalities. A list of the participating municipalities and other levels of government is supplied in Appendix A. Where no response was received to our initial request for information, a follow-up request was made by telephone, by fax or by mail. The survey was successful in obtaining information on municipal housing activity occurring in thirty-five municipalities across the country.

In addition to the letters of inquiry, an "SOS" advertisement in the March/April 1990 issue of the Intergovernmental Committee on Urban & Regional Research (ICURR) newsletter *Liaison* requested municipalities willing to share information about their housing initiatives to contact CHS researchers. Only two responses were received using this approach.

Compile Fact Sheets. Following a review of the information received from municipal respondents, the process of selecting initiatives for inclusion in the catalogue of innovative municipal initiatives began. Only those initiatives meeting our definition of innovative municipal initiative were selected for profile in a fact sheet. Furthermore, where several municipalities have instituted similar types of initiatives, the additional criteria of comprehensiveness and length of operation were employed to determine which example would be documented in the fact sheets.

CHS staff then prepared fact sheets for each initiative in cooperation with the municipal contact person. The purpose of the fact sheet is to describe an initiative in as much detail as possible. The sheets contain information under the following headings: category of initiative; description; responsible agency(s); impetus; goals; years of operation; cost; provincial or federal involvement; problems encountered; number of units assisted or produced; similar initiatives operating

elsewhere; and contact person(s). Fact sheets offer no information of an evaluative nature: they are solely descriptive. Each draft fact sheet was returned to the appropriate contact within each organization for review and to fill information gaps. The fact sheets are in Part II of this report.

Review of Municipal Initiatives. Following completion of the fact sheets, a review of the selected initiatives was undertaken in order to shed some light on trends and patterns. We looked at the initiatives and asked what types predominate, what is occurring wh re, whether larger cities tend to be more active than smaller ones, when most of the initiatives were instituted, and what the legislative context is. This review is provided in Chapter 3.

1.4 Scope of the Study

The study was designed to focus on innovative initiatives occurring in the larger Canadian urban and suburban municipalities. As the survey responses rate indicates, the study succeeded.

Inclusion in the study implies no endorsement of an initiative or approach. Evaluation of particular programs for their effectiveness was not an objective of the study.

The bibliographic research is limited because French key words were not employed in the search of the literature on the municipal role in housing. Consequently, the bibliography and the literature review under-represent French language work on the subject. This omission should be rectified in the future since some municipalities in the province of Quebec appear relatively more active than their counterparts elsewhere.

1.5 Report Organization

The study is divided into three parts:

Part I	The Municipal Role in Low Cost Housing
Part I	Municipal Initiative Fact Sheets
Part III	Bibliographies

Part I is the main body of the report and serves as an introduction to the study and a summary of Canadian municipal initiatives. Part II contains the detailed fact sheets that describe the identified innovative municipal initiatives. Part III contains two bibliographies, an annotated bibliography of the Canadian literature and an unannotated bibliography of recent U.S. literature.

1.6 Acknowledgements

A study of this nature could not be undertaken without the assistance of numerous individuals in the many municipal, regional, provincial and other organizations represented in the study. We recognize that our request for information on local initiatives placed heavy demands on the time of municipal housing staff already burdened with their day-to-day responsibilities. We gratefully acknowledge the efforts of all the individuals contacted during the course of the study. Time constraints, space limitations and our desire to focus on a range of innovative initiatives prevented us from profiling all of the municipal housing activity described to us by local officials. Further, we wish to thank Julie Tasker-Brown in Montreal for her assistance in documenting Montreal's housing initiatives. We hope the resulting report will be of practical value to municipalities across the country.

2. The Evolution of the Role of the Canadian Municipality in Low Cost Housing

Although there is a great deal of research focused on federal housing initiatives and a lesser but still significant amount on the provincial role, there is very little literature on the housing role of the Canadian municipality. Information must be obtained from literature on other topics like inter-governmental relations, comparative housing policy, urban planning, studies of particular cities or specific projects, and literature on specific issues such as gentrification, intensification, or homelessness.

An extensive search for literature on the role of the Canadian municipality in housing resulted in the annotated bibliography in Part III titled:

- *The Municipal Role in the Supply and Maintenance of Low Cost Housing: An Annotated Bibliography of the Canadian Literature.*

The items in this bibliography are drawn from a wide range of literature that indirectly refers to or provides the context for the municipal role in housing.

The more extensive involvement of U.S. municipalities in housing during the 1980s has resulted in a larger body of literature focused specifically on the municipal role in housing. The U.S. bibliography in Part III is titled:

- *Innovative State and Local Strategies for Low Cost Housing: A Bibliography of the Recent U.S. Literature.*

Only three Canadian works directly focus on the housing role of the Canadian municipality. A brief review by Burchinshaw *et al.* (1985) summarizes municipal housing policies across Canada. Tom Carter and Ann McAfee provide a very recent, thorough review in an article titled, "The Municipal Role in Housing the Homeless and Poor" (1990). The Spring 1990 issue of *Canadian Housing* contains articles by eight Canadian mayors on the issue of municipal housing responsibility.

This chapter provides a brief introduction to the role of municipalities in the supply and maintenance of low cost housing and to the evolution of this role. Any examination of the innovative housing activities of municipalities should be placed in the context of constitutional and jurisdictional issues relating to municipal government in Canada. In addition, any discussion

of municipal housing activities must recognize that Canadian municipalities are highly diverse in terms of history, power, politics, local and regional economy, geography, population, and expertise. Contextual factors are extremely important, and generalizations are risky.

2.1 The Role of Municipalities in Canada

Municipal government is a creation of provincial government as stipulated in the *Constitution Act* (formerly the *British North American Act*). The province has the power to structure municipal government and to delegate particular powers as it chooses. Municipalities across Canada have few direct powers over the provision of low cost housing. Their major power includes the delivery of services such as roads, transit, water, solid waste collection, and police and fire protection. Municipal authority affecting housing is usually found in provincial planning legislation. Municipalities regulate the supply of land for residential use, enforce development standards, and establish land development and building approval processes. They also regulate housing demolition and conversion. Health, building and fire code regulations represent indirect municipal authority over housing maintenance.

> ***"Municipalities are really creatures of the province under the terms of the BNA Act. As such they are not designated any formal housing responsibilities, although traditionally they have played a role in providing welfare since before the turn of the century. It is within these rather confusing parameters of authority that municipalities act out their role in social housing."***
> --T. Carter & A. McAfee, 1990, 228.

A major factor affecting the local role in housing is the nature of the municipal tax base. Municipalities rely primarily on property taxes for funding, and the major category of property is residential land. Historically, the tax base has limited the range of activities undertaken by municipal governments.

The influence of a wide range of powerful economic and political forces ultimately determines municipal housing activities. Where municipalities do have authority, their ability to address housing goals is strongly affected by the activities of the senior governments. In addition to its direct involvement, the federal government is involved indirectly through its powers to "stimulate and regulate the national economy" (Goldberg and Mark, 1985). A variety of demand and supply side programs and policies have stimulated the construction of housing. These federal initiatives have had both a direct and an indirect impact upon municipal government although they have rarely been initiated in consultation with the municipalities. As Kiernan notes:

> *By increasing both the amount and the availability of residential mortgage money, CMHC, not inadvertently, fuelled, and indeed accelerated, the explosive development and growth of the suburban areas on the periphery of Canada's major urban centres. This led in turn to a dramatically increased need to plan and accommodate the new suburban growth, with concomitant increase in*

> *provincial and municipal government planning and legislation... At the same time, in the older city centres, the new legislation also ushered in a new focus on slum clearance and urban renewal activity which was to last from the late 1940s until the mid-1960s (1990:12).*

Federal government policies and programs dealing with national defence, banking, trade and commerce, and immigration also directly and indirectly influence housing and the municipal role. For example, Makuch (1986) notes that federal income tax policy and interest rate levels are vitally important to developers when deciding whether to build multi-residential units.

> ***"The importance of public and private sector decisions can be seen in various federal and provincial programs instituted since 1945. A great deal of development was carried on under the National Housing Act, which provided for the subsidization of urban development.... Where the private sector had no incentive to provide housing that lower income groups could afford, the two levels of government became involved in the direct provision of housing."***
> --S.M. Makuch, 1986, 172-173.

Similarly, most of the provinces have also developed a range of policies and programs affecting the housing stock in cities. Examples include programs to expand supply and demand and to facilitate landlord-tenant relations (rent controls). Provincial policies and programs in education, property and human rights also directly and indirectly influence housing.

Nevertheless, the actions of the private sector have had the greatest impact on municipal housing. In Canada, the private sector has supplied the vast majority of the housing stock. While government has an influence over where that housing is located, what type of housing it is, what it looks like, and how much it costs, the market ultimately decides whether or not to build and at what pace. From the municipal perspective in particular, the role of the private market cannot be underestimated. Municipal powers are primarily of a "negative" regulatory nature. Municipalities can more easily prevent than initiate development. The private market, often stimulated by senior government policy and incentives, defines the timing and the nature of housing investment in a community.

It is within the context of the mix of various federal and provincial policies, the macro economic conditions, and the operation of the private housing market that the municipality finds itself when addressing the demands of its citizens for low cost housing. In fact, the context limits the possibilities and may require change. As Makuch (1986) argues:

> *It is important for policy makers to re-evaluate their traditional view of the way the present system operates, to develop an awareness of the interrelationships of federal, provincial and municipal policies and their effect of urban development, and to facilitate reform of the urban policy formation process (p. 169).*

This reevaluation of the traditional municipal role in urban policy is bringing change in the housing field. The housing issues of the 1990s will likely lead the way towards a broader, more responsible municipal role in a variety of policy areas.

> ***"Because most development is undertaken by the private sector, urban policy is achieved primarily by controlling private sector development. Since urban growth will not abate in the foreseeable future, a major policy problem will be controlling how that growth is carried out by private enterprise. Urban policy, and the legal controls by which it is implemented, has to take account of this problem."***
> --S.M. Makuch, 1986, 167.

2.2 Evolution of the Municipal Role in Low Cost Housing

Municipalities have not been involved to any great degree in the direct provision of low cost housing, as this has traditionally been regarded as the responsibility of the senior levels of government. However, the nature and type of municipal jurisdiction exerts an enormous influence over the cost of the housing that the private sector and the senior levels of government provide.

The main methods by which municipalities affect the development of land and therefore the local stock of housing are regulatory in nature. These include:

- community plans -- the overall development of municipal policies to "guide" future development;
- subdivision controls -- the regulation of lot size, servicing and road patterns, and development fees;
- zoning and development (land use) controls -- the regulation of the use and development density of land and the minimum standards (or maximum limits) with respect to built form;
- building approval process -- the review process which ensures that plans for proposed buildings comply with building regulations;
- land development approval process -- the process and speed at which the municipality assesses and decides on proposed development applications; and
- minimum standards regulations -- the regulations on standards of maintenance.

Through these means, municipalities affect the built environment. Provincial governments have delegated to municipalities these powers, which together shape their "traditional" role as regulators.

The limited municipal role in housing is related to political ideology as well as to jurisdiction and power. Local politicians and civil servants characteristically support the concept of unfettered growth, economic development, and renewal and expansion of the city (Magnusson and Sancton, 1983). Linked to this notion is a belief that the private market can ensure a supply of housing for all residents of the community. While the government may be called upon to assist in the provision of housing during crises like war or depression, the role of the municipality is generally one of facilitating and promoting unbridled private sector investment in housing.

Until the mid-1960s, there were very few direct proactive municipal initiatives in the supply and maintenance of low cost housing. Those which did occur assisted the federal government in the post-World War II years as it stimulated the provision of housing in the suburbs through home ownership and in the inner cities through urban renewal and public housing projects. In some cases, the senior governments financed public housing projects on municipally owned land.

The local role expanded during the late 1960s and 1970s. Canada's larger cities grew rapidly, and citizens clamoured for affordable housing. Reform-minded politicians who supported more direct government involvement in the supply of housing were elected. At the federal level, a range of non-profit and co-operative programs generated some municipal involvement. Several cities provided land for social housing at less than full market value, and others offered zoning bonuses to make social housing financing formulas work on expensive land.

During the 1970s and 1980s, some cities became the sites for large-scale urban redevelopment projects with direct municipal government involvement. Toronto's Harbourfront and Vancouver's False Creek South both provided housing. Municipal governments started to enter into inter-governmental and public/private sector partnerships.

The 1970s and 1980s also witnessed the emergence of numerous supply-side initiatives. Many municipalities formally established social housing policies, zoning incentives and property tax exemptions to facilitate the supply of low cost housing. Similarly, municipal housing development corporations formed in cities like Ottawa, Calgary and Toronto. In some metropolitan areas, regional housing development corporations like the Greater Vancouver Housing Corporation emerged, primarily to develop and/or manage non-profit housing for families. Some municipalities also contributed to the operation of or assistance to special needs groups such as the mentally disabled or drug-abusive people living in the inner cities of the larger urban centres.

Many municipal governments developed condominium conversion and demolition regulations to maintain the existing housing supply. They adopted or amended standards of maintenance bylaws to address the poor quality of the inner city housing stock (rental apartments and rooming houses) in places like Vancouver, Toronto, and Regina.

During this period, some municipalities initiated organizational changes, creating social planning or housing departments. In smaller municipalities, the reclassification of a planner into a "housing planner" also represents an initiative directed to the goal of maintaining or supplying low cost housing.

In their review of the municipal role in housing, Carter and McAfee (1990:233) identify three models of city involvement in social housing: reactor, facilitator and comprehensive developer.

a) ***Reactor Model.*** Senior levels of government or various non-profit and co-operative groups initiate social housing. The city processes applications, adjudicates between land uses, and inspects to ensure that adequate standards are met.

b) ***Facilitator Model.*** The city continues to respond to the initiatives of others, but, in addition, it actively facilitates non-market housing through the provision of land and/or subsidies, supports or even initiates rezoning applications, expedites permit processing, and lobbies with senior governments for funds if the sponsors are private non-profits or co-operatives.

c) ***Comprehensive Developer Model.*** The city adds site design, project implementation, and ongoing management to the previously listed activities. It has direct control of social housing initiatives.

These models offer a useful way of thinking about the basic options as well as the evolution of the municipal role from a passive reaction to senior government policies to a more active, even a comprehensive, function. Nevertheless, increased activity is not limited to social housing.

2.3 Factors Contributing to the Emergence of a New Municipal Role in Housing

The early 1980s was a period of enormous economic, political and cultural change for governments, business, and citizens. During this recessionary period, few municipal initiatives appeared to supply and maintain low cost housing. New federal initiatives consisted of efforts to stimulate the home ownership market with the Canadian Home Ownership Stimulation Plan.

Following the retrenchment of the early to mid-1980s and the accompanying economic restructuring, the municipal role in housing began to change. This phase continues to the present. In parts of the country like Toronto and Vancouver, the economy boomed, housing affordability and availability were problems, and homelessness increased. In other places, economic growth never returned or proceeded at a much lower rate than expected. In yet other areas like Saskatchewan, the economy continued to decline at a slower rate than in the early 1980s. The cities with the rapidly growing economies have experienced the development of many innovative housing initiatives.

Another major factor contributing to the new municipal role is inter-governmental relations. The 1986 transfer of the delivery function for most of the non-profit housing programs from the federal to provincial levels of government created uncertainty amongst many municipalities about the future of these programs. The decline of federal and provincial funding for non-profit,

cooperative, and rehabilitation housing programs is forcing municipalities to generate innovative initiatives with respect to the supply and maintenance of low cost housing although they are financially unequipped to fill the gap.

Supportive provincial planning also contributes significantly to the new municipal role in housing. Ontario's *Land Use Planning for Housing Policy Statement* (1989) is a good example. Emerging from several years of discussion between provincial and municipal representatives, it describes how housing issues are to be addressed by planning jurisdictions (including municipalities) in Ontario. The provincial government has looked towards an ever increasing municipal role in the supply and maintenance of low cost housing. It has passed mandatory legislation and created government initiatives that require municipalities to respond with new administrative procedures and new housing programs. By requiring municipal action and by *also* contributing financially and organizationally, the Ontario government is facilitating many innovative initiatives relating to the supply of land, development approval processes, range of housing types, residential intensification, and new financial mechanisms.

Another key factor contributing to the emergence of the modern municipal role in housing is a new spirit of entrepreneurship and a related drive for regulatory reform. While the concept of regulatory reform received attention during the late 1970s and 1980s (see for example CMHC, 1986), citizens, academics, builders, housing advocates and all levels of government have realized the enormous impact of regulatory procedures on the cost of housing only in the last few years. These regulations could apply to land development standards, land development and building approval processes, and inspection procedures. One interesting regulatory reform initiative likely to generate further municipal activities in this area is A.C.T. (Affordability and Choice Today). Sponsored by CMHC, the Federation of Canadian Municipalities, the Canadian Home Builder's Association and the Canadian Housing and Renewal Association are carrying out this initiative. A range of ideas has developed to improve the regulations and procedures which affect housing production. According to a brochure about A.C.T. (1989):

> *the aim of regulatory reform is to increase housing affordability and improve the utilization of existing housing. Regulatory reform can also pave the way for innovative approaches to house design, house construction, and community development -- approaches that will meet the housing needs of communities better, and less expensively, than at present.*

In summary, the traditional municipal role in the supply and maintenance of low cost housing is changing. In many parts of the country, municipalities no longer merely regulate the activities of the private sector nor rely upon the senior governments to provide subsidized housing for certain sectors of society. From a traditional role relying primarily on the regulatory powers of local government, municipal activities have evolved to include: assistance with the provision of social housing; involvement in major urban redevelopment projects; formation of municipal non-profit housing societies; development of social housing policies; concern with special needs housing; and regulation of condominium conversion and demolitions.

Carter and McAfee end their review of the municipal housing role with a discussion of future directions for municipal housing activity. These new directions include:

- seeking legislative changes to define local roles and responsibilities;
- redefining partnerships with senior levels of government;
- combatting the NIMBY (Not in my back yard) syndrome;
- establishing partnerships with the third sector and private enterprise;
- reviewing and rationalizing zoning and building standards; and
- providing co-ordination and educational services relating to housing.

As our survey of current municipal housing initiatives has found, a number of Canadian municipalities are already implementing significant portions of this range of activity.

3. A Review of Current Municipal Housing Initiatives

This chapter reviews the information gathered on Canadian municipal low cost housing initiatives. A typology of categories of initiatives is presented as a means of organizing municipal activity. An overview of initiatives is provided by major category in order to illustrate the range and scope of current housing activities occurring in Canadian municipalities and to highlight some of the more innovative programs. This overview describes municipal housing activity in general and examines more innovative efforts in particular.

3.1 Categories of Municipal Initiatives

In conducting the survey of innovative municipal initiatives, it became apparent that local governments are undertaking a wide range of activities ranging from political leadership and advocacy to novel financing mechanisms to promote the creation of new affordable housing or to preserve the existing low rent stock. What would be helpful for civic staff and policy-makers is a way of classifying and thinking about the potential variety of municipal housing activities. This typology would serve two purposes: first, it would provide a way of organizing the material gathered on Canadian municipal initiatives; and second, it would help focus the discussion about the various roles a municipality can play.

A list of nine major categories of municipal housing activity was developed to help organize the vast array of possibilities (see Table 1). The categories refer to mechanisms or instruments available to the municipality to use in support of low cost housing. The categories were developed through a review of the American and Canadian literature on the local government role in housing (see the two bibliographies in Part III) and supplemented with the Canadian initiatives identified in the course of the study. The list includes efforts which might be considered part of the traditional municipal role as well as more innovative options.

Other helpful systems are possible. For example, Carter and McAfee (1990) present a scheme in which municipal initiatives are organized according to their effect on the *supply* or the *demand* for housing and to their use of "carrots" (incentives such as loans and property tax deferral) or "sticks" (sanctions in the form of regulations and charges).

The nine categories used in this study provide a structure for examining the multiplicity of concrete actions which a municipal government might adopt in addressing its housing problems. The typology is a tentative, first attempt at developing a comprehensive typology of activities. Another useful task would be to list options under each category, to devise sub-categories, and,

if necessary, to revise the categories as more information becomes available. This study is focused on identifying the innovative activities Canadian municipalities are currently implementing. Consequently, it does not deal with the full range of potentially feasible options.

A brief description of the nine categories with illustrative examples follows.

Table 1

Categories of Municipal Initiatives Related to Low Cost Housing

1. Political Leadership and Advocacy
2. Planning and Policy
3. Regulations: Standards and Zoning
4. Regulations: Process
5. Organization
6. Land and Buildings
7. Financing
8. Taxation and Fees
9. Information and Related Services

1. ***Political Leadership and Advocacy*** refers to a broad range of municipal actions which urge, promote or stimulate the creation or preservation of affordable housing. The aim of these activities is to create the appropriate climate for municipal innovations in the housing field. Such actions include prompting participation by others, developing a political and public agenda for housing issues, and lobbying for changes and legislating them in order to fulfil a desired housing mandate. Less tangible than some, these activities comprise the whole range of initiatives which a municipality undertakes and ultimately demonstrate a political commitment to low cost housing. Lobbying for amendments to provincial enabling legislation and building partnerships with other governments, private groups, or community organizations are specific examples.

2. ***Planning and Policy*** options are those which result in the establishment of broad policy statements regarding housing, development and implementation of housing strategies, and collection of information for decision-making in areas like reviewing and adapting programs or developing new plans, policies and programs. Some examples are fair share housing policies, rental housing or secondary suite studies, and local and regional housing strategies.

3. ***Regulations: Standards and Zoning*** applies to municipal actions which result in a revision of government regulations affecting land and buildings with the aim of: reducing the cost of new or rehabilitated housing; increasing the housing capacity of land within the municipality; inhibiting the loss of existing affordable housing; or providing potential incentives to residential development and preservation. Zoning by-laws, land use plans, building codes and maintenance by-laws are the major vehicles by which a municipality can accomplish these objectives. Examples of this type of initiative include: legalization of secondary suites or inclusion of duplex conversion provisions in the zoning by-law; changes in land use plans to permit residential uses of other types of land; and relaxation of building standards for residential rehabilitation.

4. ***Regulations:*** ***Process*** also pertains to municipal regulations. Initiatives in this category address the ways in which a municipality can facilitate housing production and maintenance by *removing obstacles and by streamlining the municipal development approval process. These* options generally relate to the process of obtaining development and building permits and to various municipal building inspection activities. Some examples are: the fast-tracking of development applications for affordable or rental housing; the identification and removal of obstacles in the approval process for innovative housing designs; and the development of flexible building approval processes for residential renovation.

5. ***Organization*** refers to initiatives creating new, hybrid structures facilitating the processes of co-ordination, liaison, mutual planning, financing, building, and maintenance. Housing departments, public/private partnerships and inter-governmental agreements are examples of options in this category.

6. ***Land and Buildings*** includes the many ways in which the municipality acts, or encourages others to act in creating, repairing, adaptively re-using or managing and maintaining land, buildings or construction materials. A municipality may provide land, buildings or materials for low cost housing and offer incentives to the private sector to do the same. Some examples are municipal land banks, land lease and land write down provisions for affordable, social or rental housing, and rehabilitation assistance in the form of loans or subsidies.

7. ***Financing*** initiatives in support of low cost housing either generate funds, manage those funds, or use those funds in new ways. Examples include cash-in-lieu provisions, municipal pension fund utilization, housing trust funds, equity participation in joint ventures, and municipal loan guarantees.

8. ***Taxation and Fees*** represents a special category of financing initiatives in which municipalities figure importantly. Municipal powers to raise revenues through taxation or to control the pace, type and location of development through incentives or disincentives like waivers, abatements, impact fees or development cost charges are used to promote affordable housing. Tax deferrals, differential tax assessments, demolition and conversion fees, and impact fees are all examples of this type of initiative.

9. ***Information and Related Services*** is a category of municipal actions which includes collection, maintenance, dissemination and generation of information for use by public, private and community organizations in support of low cost housing programs. Coordination of information services is another activity included in this category. The type of information or services provided may involve data, policy, ideas and innovations related to housing. Some specific initiatives are the production and dissemination of information about government housing programs; establishment of housing registries or home-sharing services; and organization of tenant services.

3.2 Overview of Current Municipal Housing Initiatives

The range of possible innovative housing initiatives is virtually unlimited. This survey found an abundance of combinations of public, private, third sector and intergovernmental activities taking place and a profusion of ways to use existing or new municipal authority in affecting the supply and maintenance of low cost housing. The information in Table 2 provides an example of one municipality's approach to low cost housing. The housing strategy prepared by the City of Mississauga Planning and Development Department has twenty nine items illustrating a variety of possible activities.

Thirty-five municipalities responded to our survey. They are primarily urban and suburban municipalities, but some regional municipalities replied as well. Responses came from thirteen municipalities in Ontario, ten in British Columbia, two in Quebec, three in the Atlantic provinces, and one or two in each of the other provinces and territories. Most municipalities contacted had information to share. However, some municipalities, particularly in the north or the less populated parts of the east, reported that their only role in housing is the delivery or administration of federal and provincial programs.

It is difficult to determine which cities or regions are most active since not all municipalities were contacted or responded to our survey. Larger cities typically have a larger roster of initiatives than smaller ones, and Ontario and Quebec apparently predominate in terms of sheer volume of initiatives.

While over many years several municipalities have implemented an assortment of housing initiatives, such as the provision of assistance to groups building social housing, the establishment of municipal non-profit housing corporations, or the preparation of housing studies and reports, some of them have also introduced activities (which are documented in the fact sheets) leaning towards the new and the experimental. Consequently, although the survey attempted to document difficulties encountered by municipalities in their execution, it is too early in many cases to identify problems. Where available, this information is provided in the fact sheets, so that other municipalities can learn from this experience.

The fact sheets describes initiatives that, for the most part, were instituted within the last couple of years. The recent surge in municipal housing activities is not unexpected, particularly in urban areas experiencing rapid growth and shortages of affordable housing. McKay (1989) traces the life cycle of recurring housing problems in a British Columbia municipality and explains the evolution of policies in response to those problems. Her study finds that the generation and implementation of new ideas at the municipal level is much greater in times of housing crises.

The following is a brief review of Canadian municipal housing activities organized by the nine categories outlined in Table 1. Where an initiative is profiled by a fact sheet in Part II, this is noted.

Table 2
Action Proposals in the Mississauga Housing Strategy

1. Adopt goal of ensuring and facilitating the production of a variety of affordable dwelling types.
2. Set annual housing production targets.
3. Develop monitoring system for residential development.
4. Develop policies for special needs housing and land use densities.
5. Review all land use designations.
6. Provide for density bonuses and transfers of development rights in exchange for the development of affordable housing.
7. Create position of Housing Co-ordinator.
8. Invite proposals for demonstration projects for alternative types of affordable housing.
9. Advertise and promote government housing programs.
10. Request the federal and provincial governments to involve Mississauga in future demonstration projects for affordable housing.
11. Lobby provincial and federal governments for first-time house buyers' assistance programs.
12. Require land or cash for non-profit rental housing as condition of approval of private residential developments.
13. Eliminate lot levies on non-profit rental housing and reduce levies on other housing developments.
14. Establish "housing first" development approval policy.
15. Request lot levy elimination by the surrounding Region of Peel.
16. Request provincial and federal inventory of surplus land to identify potential sites suitable for non-profit housing.
17. Review urban design standards to incorporate policies that standards will support the provision of affordable housing.
18. Establish development standards advisory committee to review proposals for revised standards.
19. Make inventory of potential housing sites available to non-profit housing groups.
20. Establish $2 million revolving fund to assist non-profits to option sites and plan and design housing.
21. Formulate and conduct housing awareness campaign to increase public acceptance of various forms of housing and to encourage the development industry to provide housing.
22. Adopt, along with the regional district, a "fair share" provision for affordable housing.
23. Initiate intensification pilot project study.
24. Formulate an approach to inform senior government of housing needs and inform City officials on new initiatives being undertaken by other levels of government.
25. Explore rezoning options for increased housing.
26. Identify potential infill and redevelopment sites.
27. Request Province to phase out rent controls on a trial basis.
28. Request Province to explore possible amendments to the *Planning Act* to enable zoning for the development of rental housing.
29. Request Province to abolish *Rental Housing Protection Act* and replace with less restrictive measure.

Source: Mississauga, *City of Mississauga Official Plan Review: Housing Strategy*, 1988.

A. Political Leadership and Advocacy

The letter of inquiry defined innovative municipal initiative in a way that largely omitted political leadership and advocacy, and planning and policy-making. Consequently, respondents rarely described the former type of activities, but did refer to the latter, planning and policy-making. (These initiatives are described in the next section.) Evidence of political leadership was provided indirectly, as the sum total of municipal housing activity. Some municipalities displayed a long-standing commitment to an active role in housing policy, while others continue to rely on senior levels of government. From limited discussions with municipal officials throughout the study, it appears that municipalities continue to play an advocacy role, particularly for improved provincial and federal housing programs.

B. Planning and Policy

The survey showed that municipal activity in planning and policy making generally consists of three major types of activities: conducting studies and making recommendations; developing local housing plans and policies; and preparing comprehensive housing strategies.

Many municipalities responded to the survey by stating that they are "conducting studies and making recommendations." Municipal staff and consultants are carrying out studies on topics including rental housing, secondary suites, affordable housing, rooming houses, residential land use intensification and linkage fees. The studies take different forms, such as discussion papers, task force studies, advisory committee reports, reports to city council, and demonstration project reviews.

In our survey, fourteen municipalities reported that some sort of study or review was under way. For example, one municipality reported that all of the following were on-going or completed: a regional rental housing study; a comprehensive discussion paper on housing; a four-part report on affordable housing (in 1989); a study of illegal suites (in 1988); and a report of a housing task force (1985).

Many of the housing studies and plans are directed at a single aspect of the local housing issue such as secondary suites. A particularly innovative single issue study is the Neighbours Pilot Project in the City of Toronto (see fact sheet). This unique research project is designed to discover how the city can best promote successful implementation of the provincial government's Convert-to-Rent Program. The object of the research is to test various approaches to promoting conversion of single family homes and to identify constraints to conversion faced by home owners in targeted neighbourhoods.

While comprehensive planning and policies for housing have been rare in the past, they are becoming increasingly more prevalent. In Ontario, much of the recent activity in developing policies is a response to a recent provincial housing policy statement. Municipal housing planning and policy making activity in Ontario includes the following examples:

- Municipal Housing Statement and Update in Etobicoke;
- Housing Strategy in Mississauga;
- Housing Strategy Study in Windsor;
- Housing Statement in the Regional Municipality of Hamilton-Wentworth; and
- Biannual Housing Policy Statement in Kitchener.

A good example of a comprehensive housing plan is the City of Montreal's *Habiter Montréal* (1989). *Habiter Montréal* is a comprehensive five to ten year housing policy which clearly outlines the roles of the main parties involved in the city's housing, the issues behind the policy, the major objectives of the strategy, the five major strategies which comprise the policy, and the thirty-six proposed housing measures (some of which are already being implemented). A review of the policy document table of contents reads like an inventory of municipal housing initiatives. Table 3 reproduces the major elements of Montreal's housing plan. Each of the nine major categories of initiatives are represented. It is anticipated that this policy with revisions will be approved by Council sometime in 1990. Fact sheets on specific Montreal initiatives are included in Part II.

While comprehensive housing planning is beginning to occur, little evidence of regional planning for housing exists. Examples identified in the survey are a Regional Housing Needs Assessment in Kitchener and several recent efforts in British Columbia to prepare rental housing strategies for the Greater Vancouver Region, the Capital Region and other regions.

C. Regulations: Standards and Zoning

Regulatory initiatives offer municipalities a significant means of using their authority in support of low cost housing. Land and building development standards and zoning regulations are commonly viewed as being exclusionary with respect to low cost housing. As stated in a CMHC report entitled *Facilitating Production of Affordable Housing Through Regulatory Reform and Streamlining Approval Processes (1986):*

> *Most municipalities have established minimum development standards which far exceed basic health, safety and convenience needs. These unnecessarily high standards derive from a desire to ensure a high quality of development which will have a positive, rather than negative, effect on existing property values, and ensure that the resultant property taxes will adequately cover the cost of providing services (p. 7).*

Affordability and Choice Today (A.C.T.) is committed to promoting such regulatory reform within municipal government, both in terms of standards and zoning and the approval process. It is indicative of the growing in interest in and support for such regulatory initiatives.

Table 3
City of Montreal, Proposed Housing Measures

Measures to encourage individual and collective homeownership
- An assisted homeownership program
- A program to assist tenants to acquire their homes
- Government homeownership assistance
- An acquisition/renovation program for co-operative and non-profit groups
- An acquisition program for transfer to co-operative and non-profit groups

Measures to maintain the growth of the housing stock
- Operation Habiter Montreal
- Developing vacant lots
- Creating an accelerated service for private and non-profit developers
- Improving the regulatory framework
- Developing an advisory role for quality control
- Monitoring the evolution of the housing stock

Measures to increase social housing
- Transferring municipal lands and buildings for social housing
- Innovations in the creation of public housing
- An increased number of rent supplement units
- Creating a municipal housing information and referral service
- A fund for the development of affordable housing
- A program to acquire rooming houses
- A round table on social housing

Measures to preserve and improve existing housing
- The municipal renovation subsidy program
- Increasing the number of renovated units
- Improving the Canada-Quebec Renovation Assistance Program (PARCQ)
- Increased assistance for the demolition of sheds
- A procedure for dealing with boarded-up buildings
- Availability of insurance at reasonable rates
- Suitable standards for existing buildings
- Awareness of the Housing Code
- Promoting preventive maintenance

Measures to assist persons to stay in their community
- Planning facilities and services for the residential sector
- A diversity of neighbourhood housing solutions
- Encouraging homesharing
- Integrating services for elderly households
- Supportive housing
- Deferred property taxes for elderly households
- Moving or temporary housing compensation for roomers and tenants during subsidized renovations
- A housing allowance after subsidized renovations
- Compensation for demolition of housing

Source: Montreal (1989) *Habiter Montréal*, pp.vi-vii.

However, the survey showed that there are few municipal initiatives of this comprehensive nature actually taking place in Canada. What the survey did uncover is several municipalities with the *intention* of reviewing and improving their regulatory framework (to a greater or lesser extent) including Montreal, Richmond, Saskatoon, Mississauga, and Kitchener. Such a review would be a daunting task.

The apparent lack of regulatory initiatives is a disconcerting discovery given the potential scope and efficacy of this type of municipal activity for creating and maintaining affordable housing. In introducing their review of two local government regulatory initiatives in Vancouver, Stanbury and Todd (1990) cite an American study which states that:

> *The chief villain [in the shortage of affordable housing] is a web of local zoning and land-use regulations which codify communities determination not to have it. Originally intended to impose sensible order on growth, many ordinances now serve as barriers to all but the costliest new housing (p. 4).*

While possibly an overstatement of the case, their assertion draws attention to the role municipal regulations play in increasing the cost of housing, and, by implication, to the potential role reform of the regulatory framework can play in reducing housing costs.

Examples of specific regulatory initiatives affecting low cost housing include:

- density bonuses in Quebec City and Toronto;
- demolition controls in Victoria, City of North Vancouver, and Montreal; and
- anti-conversion by-laws in Toronto.

Other innovative regulatory initiatives are designed to increase density or create new residential land uses through land use planning and zoning. Vancouver, for example, is employing this approach with the following initiatives which are described in fact sheets.

- Housing Above Shops;
- Income Mix Zoning; and
- New Communities in Industrial Areas.

These initiatives all focus on providing new housing in new areas, and consequently do not pose a threat to established neighbourhoods. The survey did not reveal many instances of duplexing provisions in single family districts, with the exception of the House Conversion Program, City of Victoria (see fact sheet). The Victoria initiative is interesting in that it only applies to homes built before 1970, and therefore, creation of new affordable housing would appear to be a

secondary goal. Some municipal respondents identified neighbourhood opposition to housing initiatives that affect the character of established neighbourhoods as a significant barrier to implementing initiatives such as duplexing provisions in single family neighbourhoods.

D. Regulations: Process

Cutting housing costs through reduction of administrative delays in processing development applications is the aim of this type of initiative. The importance of streamlining the land and building development approval process has been stressed by numerous industry groups for years, and now others are beginning to understand the value of such measures and to echo these sentiments.

> *It is perceived that regulations have been stacked on regulations and that industry is faced with costly and time consuming effort in developing applications and seeking approvals from a multitude of different agencies, each enforcing regulations that are sometimes incompatible with those of another agency (CMHC, 1986:5).*

Again, the survey did not reveal a large number of regulatory reform initiatives of this nature. Only three municipalities, Surrey, Montreal and Toronto, demonstrated involvement in this kind of initiative. Two of these initiatives are profiled in fact sheets: a Rental Housing Fast-tracking Policy in Surrey, B.C.; and an Evening Building Permit Service for single family and two family home renovations in Toronto. The latter initiative recognizes the special characteristics of home renovation activity, and makes the development approval process suitable for small home renovators.

E. Organization

Organizational initiatives represent a key area to which municipalities are directing their efforts. One of the most prevalent forms of organizational initiative (besides the common one of municipal assistance in delivering senior government housing programs) is the public/private partnership. Local governments often introduce these partnerships with the aim of securing private financing. They illustrate a growing recognition of the private sector's potential contribution to affordable housing. This trend is already evident in the U.S. Two good examples of organizational initiatives contained in the fact sheets are the VanCity Home Improvement Loan Program, a loose arrangement between a credit union and a civic secondary suite review program; and Ottawa's Limited Partnership, an initiative which allows private sector equity participation in subsidized housing projects. By their very nature, these initiatives are diverse and take many forms. The City of Ottawa has several examples of this type of initiative.

In addition to public/private partnerships, many municipalities have expanded their administrative capacity for dealing with housing issues within municipal government. The rationale for this trend is explained in a recent assessment of the situation by a Kitchener Department of Planning and Development staff report dated January 9, 1989.

> *Since the federal disentanglement policies...of 1976, provincial and municipal governments have seen the delegation of housing responsibility from senior levels of government to the local municipal authorities. Although this has allowed for greater sensitivity in the application of government housing programs throughout the province and increased accountability of the actions taken by municipal government to resolve their housing supply problems, it has in turn had a significant impact on the role of local government in the housing services it provides.*

Kitchener conducted a survey of all Ontario municipalities with a population over 40,000 to examine existing organizational models for housing activities. It found that Windsor, Peel Region, Toronto and Ottawa have municipal housing departments. Metro Toronto and the City of London have housing divisions within existing municipal departments. Fourteen cities in Ontario offer housing related services out of their Planning and Development Departments and have hired special staff or consultants to serve as housing co-ordinators. Half of the municipalities in Ontario surveyed in Kitchener's study have staff conducting housing duties that are independent of government programs or grants for salaries.

The variety of administrative structures encountered in the survey of municipalities include:

- the new Housing and Properties Department in Vancouver;
- the citizen's task force on affordable housing in the District of North Vancouver;
- the Winnipeg Housing Rehabilitation Corporation;
- non-profit housing corporations in many municipalities (including Calgary, Fredericton, Dartmouth, Halifax, Toronto, Metro Toronto, and Ottawa);
- the Social Housing Advisory Committee in Saskatoon (see fact sheet);
- the housing liaison committee in Newfoundland and Labrador;
- the appointment of housing co-ordinators in many municipalities;
- the Housing Division in Kitchener;
- the Interdepartmental Task Force on Affordable Housing in Toronto; and
- the Round Table on Social Housing in Montreal.

The survey also found new relationships among the three levels of government in many municipal housing initiatives. In addition to the more traditional linking of federal and local government through administration of non-profit housing programs, we are seeing new arrangements. Of note are the Ontario Provincial/Municipal Housing Agreements operating in several Ontario municipalities including Ottawa, Peterborough and Toronto. The Winnipeg Core Area Initiative, a tri-partite effort in which the City is a partner, not solely an administrator of senior government programs, is an earlier example.

Illustrating the role provincial governments can play in establishing a basis for municipal housing activities is the Ontario government's *Provincial Policy Statement on Land Use Planning for Housing*. This statement outlines the Province's policy on housing issues as they relate to the land use planning process and is an important component of the Provincial housing strategy. It describes how housing issues are to be addressed by planning jurisdictions in Ontario through such instruments as official plan policy, zoning provisions and the development approval process. The specific issues to be addressed are:

- the supply of land for residential development;
- the land use planning approval process;
- the land use standards that regulate the range of housing types that can be provided; and
- the effective use of existing building stock and previously developed land for new housing.

Within five years of the housing policy amendment to the Planning Act, municipalities are expected to reflect its intent in their planning documents. Municipalities with the greatest growth pressures will be required to implement changes within one year of the approval. The statement requires that all municipalities, planning boards, provincial ministries, the Ontario Municipal Board, and other agencies "have regard" for the policy statement when planning decisions are made. To "have regard" does not mean that the guidelines are mandatory. Objectors can appeal to the Ontario Municipal Board, and the government has not indicated any possible sanctions to enforce the policy's implementation.

Specific implementation objectives deal with land supply, servicing, planning process, range of densities and zoning, 25 percent target for affordable housing, policies for intensification and, lastly, monitoring of targets. A more detailed account of Ontario's recent housing initiatives is contained in Appendix B.

New relationships between community groups, the third sector and municipal government are evident. In Ottawa, two such initiatives, Third Sector Assistance and Community/Municipal Partnerships for Affordable Housing, are underway (see fact sheets). These efforts both represent formal recognition of the assistance municipalities traditionally extend to community housing groups by providing staff support and other forms of assistance.

F. Land and Buildings

Since the 1970s, local governments have used municipally owned land to support social housing developments funded by senior government housing programs. Winnipeg, Vancouver, Montreal, Quebec City, Halifax, Ottawa and other cities contribute to federal/provincial social housing programs in this manner. Common forms of assistance include land donations and land write downs to developers of non-profit or social housing units.
Land banking is another type of municipal initiative within this category. It takes several different forms. Saskatoon has been operating a "pure" land banking program for many years, although recently it has curtailed its activity due to slow market conditions. The Saskatoon initiative is innovative in that it enabled the municipality through its land manager to control the quantity of residential land on the market and thereby to contain price increases. Other forms of land banking are evident in Montreal, Vancouver, Red Deer, Prince George and Toronto. They consist of the management and disposition of municipal land holdings for social housing or affordable housing.

Several municipalities are implementing initiatives aimed at preserving the existing stock of low cost housing through rehabilitation assistance efforts. These initiatives tend to occur in cities like Montreal, Quebec, and Winnipeg with a large stock of older rental housing. Each of these cities offers rehabilitation programs consisting of loans and/or subsidies for rehabilitation. Both Montreal and Quebec direct rehabilitation initiatives toward rooming houses, which are the only examples of rooming housing initiatives encountered in our survey.

Rehabilitation initiatives demonstrate the inter-relationship of municipal activities with existing federal and/or provincial programs. In several instances, municipal rehabilitation programs are designed to work in conjunction with federal or provincial programs, either by using the same delivery mechanism or filling gaps in assistance. Termination of the federal rental Residential Rehabilitation Assistance Program (RRAP) has affected rehabilitation initiatives in Winnipeg, Quebec, and Montreal.

Two innovative initiatives illustrate the use of a particularly sensitive approach to rehabilitation assistance. Both actions focus on the units themselves, and also on the tenants who live in the units. In addition to assisting landlords and rooming house owners to upgrade units, Montreal provides compensation for roomers and tenants who have to move during subsidized renovations. This initiative is called Aid to Tenants. The Core Area Residential Upgrading and Maintenance Program (CARUMP), a sub-initiative of the Winnipeg Core Area Initiative, operates as a mandatory code inspection and enforcement program with a unique variation. It combines code inspection and enforcement with social support services. These initiatives demonstrate that solving a housing problem often means dealing with related tenant issues at the same time as building issues. Both are profiled in fact sheets.

Several municipalities are encouraging the use of innovative housing forms and materials through granny flats or garden suites. Demonstration projects are underway in Fredericton and in the Regional Municipality of Ottawa-Carleton. A fact sheet is provided for the Ottawa-Carleton

initiative, called Portable Living Units for Seniors. As demonstration projects, neither municipality has made the zoning changes necessary to make provisions for granny flats in single family areas, other than on a site specific basis.

G. Financing

Many municipal activities that fall within the organizational category of public/private partnerships are also financing initiatives. Financial and organizational initiatives provide the opportunity for creative and innovative approaches to low cost housing. Both types of initiatives bring new resources to bear on the provision of housing and expand the scope of what a municipality is able to accomplish with its own limited resources.

The range of financing initiatives identified in this survey includes those that demonstrate new ways of obtaining, managing, and spending funds. Innovative financing initiatives profiled in the fact sheets include:

- a Bridge Financing Fund in Toronto;
- a Downtown Conversion Loan Program in Kingston;
- a Modified Life Tenancies plan in Ottawa; and
- an Affordable Housing Statutory Reserve Fund in Richmond.

H. Taxation and Fees

The survey found very little use of municipal property taxation powers as a mechanism for promoting affordable housing. Use of this technique is constrained by two factors: the lack of an adequate base for property taxation; and the fear of raising taxes. As Carter and McAfee (1990) note:

> *the municipal shortage of funds may be as much an aversion to raising taxes in general as it is a problem with the base. Property taxes are especially unpopular...Local taxes should not and cannot be used to effect income redistribution because taxpayers will flee to municipalities having lower taxes (p. 239).*

Municipalities understandably have difficulties in raising taxes, but they can use an alternative method involving a waiver or forgiveness. Montreal's first time home buyer tax forgiveness program, called the Home Ownership Assistance Program, was the only such initiative identified in our survey (see fact sheet). It offers buyers of new homes a five year decreasing municipal tax credit to a maximum of $5,000. For some time, several provinces and municipalities have had

special property tax treatment for senior citizens. In British Columbia, a special home owners grant is available for people 65 years and over, but this is a provincial program delivered through the municipal property tax system.

Imposition of various types of fees would seem to hold more potential than taxation as a new source of municipal revenue. Exacting fees from certain types of commercial development which creates a parallel need for affordable housing is a potential usage. The Whistler Employee Housing Service Charge links condominium, hotel and other commercial development with charges to be used for affordable housing (see fact sheet). An alternative use of fees is as an incentive for certain desirable types of low cost housing through the use of waivers or reductions in permit or other fees. Two examples of fee reduction or waiving were noted in the survey. The City of Winnipeg reduces or waives certain permit fees for social housing and non-profit or community groups, such as Habitat for Humanity; and the City of Vancouver reduces inspection fees for secondary suites in single-family areas where they are permitted.

I. Information and Related Services

Municipalities, particularly in Ontario, offer a proliferation of housing information and related services. These initiatives are generally based on the notion that tenants require information to find available, appropriate accommodation, although there are some variations. Examples include:

- a rental housing data base in Kitchener;
- a home-sharing service in Montreal, Ottawa and Toronto;
- a municipal information and referral service in Montreal;
- a housing registry and referral service in Saskatoon;
- a waiting list/housing registry in Kitchener; and
- advice for development of made to convert single family homes in London.

Fact sheet examples are provided for the Housing Registry Office and Regional Housing Information Service in Ottawa-Carleton, and Metro Toronto's Homesharing Program.

3.2 Summary

In summary, most municipal housing activity identified in the survey of municipalities falls within four categories:

- planning and policy making;

- organization;
- land and buildings; and
- information and related services.

Most of the initiatives profiled in fact sheets are related to organization, and land and buildings.

Planning and policy-making for housing has always been a key component of municipal housing activity. However, recent events in local housing markets seem to have quickened the pace, increased the quantity, and broadened the scope of planning and policy-making efforts. Organizational initiatives, ranging from hiring additional staff to participating in public/private partnerships, are another common way municipalities are approaching the housing affordability issue. The public/private partnership represents an innovative vehicle enabling municipalities to gain access to private funds in order to achieve public objectives. Direct assistance in the form of land donations or write-downs, and preservation of existing housing stock through rehabilitation subsidies are two important types of municipal activity. Initiatives providing information and related services to facilitate the coordination of prospective tenants with adequate, affordable housing is another form of assistance frequently encountered in the survey.

Municipalities are employing financial initiatives to meet their goals for affordable housing, although somewhat less frequently than the four types of initiatives described above. The prevalence of municipal regulatory initiatives, both related to zoning and standards, and to streamlining various approval processes, is disappointingly limited. This is one of the most important findings of the survey. Regulatory initiatives are commonly viewed as offering the greatest potential for municipal action; and while municipalities appear to recognize the utility of addressing this issue, they have largely failed to do so. The category called taxation and fees also appears to be relatively unpopular as a tool for supporting low cost housing. Municipal councils tend to fear tax increases: imposition or waiving of fees may hold more potential. Lastly, the scope of the survey limits our ability to comment on the extent and nature of municipal political leadership and advocacy.

3.4 Prospects for the Municipal Role in Low Cost Housing

What are the prospects for even greater and more effective municipal activity in the supply and maintenance of low cost housing? This survey demonstrates that many Canadian municipalities have taken direct action on a number of fronts and been creative with the use of their available resources in the development of local innovative solutions to local low cost housing needs.

Other municipalities continue to implement more traditional measures in support of low cost housing. There are a variety of interpretations about what the municipal role is and what it ought to be. A wide range of methods for accomplishing local housing goals is also available.

Aside from traditional financial and jurisdictional constraints, the thorny question of political commitment limits significant municipal participation in low cost housing provision. The same parochialism of local government that allows municipalities to be innovative in tailoring programs to meet local needs produces uneven commitment to and implementation of municipal housing activities.

Citizen action was instrumental in spurring municipal housing initiatives in the 1970s. In the 1990s, citizen action in the form of "not in my back yard" (NIMBY) may prevail. The lack of municipal action, particularly in the area of regulatory standards and zoning, can be linked to neighbourhood attitudes about change. Citizens often do not want more people and more cars in their neighbourhoods, and they are increasingly more effective in pressuring politicians to prevent change from occurring. Municipal councils are particularly sensitive to this type of citizen action. Despite the availability of mechanisms for innovative municipal actions, public attitudes like the NIMBY syndrome are a barrier.

"Municipalities must adopt a spectrum of roles to respond to the diversity of needs, and municipal roles and responsibilities must be more clearly defined, perhaps even enhanced, to deal with the process.... Even more important is a political commitment -- the one ingredient required to make any role successful. Such commitment will permit the testing of new directions and the creation of new initiatives to address the current and future housing needs of low-income and homeless people."
--T. Carter & A. McAfee, 1990, 260.

> *Nearly every major city in Canada can document several incidents where projects have been stopped or placed in less than adequate surroundings because of the reaction of resident groups. Often this public reaction is unjustified. Combating or prevailing in the face of unjustified community resistance can be a very effective role for municipalities (Carter and McAfee, 1990:243)*

A significant requirement for the introduction of innovative municipal initiatives is the political commitment to and leadership in the affordable housing area that fosters experimentation among staff, community groups, and the private sector.

In order to play a more effective role in housing, municipal governments must address the NIMBY issue. One approach is public education. The A.C.T. initiative (Affordability and Choice Today) calls for:

> *a broadly based and planned education program is necessary to increase the public's awareness and knowledge of alternate types, tenures and forms of housing and their relationship to the community's housing needs. The complexity of housing and land development issues suggests that a one-time, glitzy campaign to solve problems, either real or perceived, associated with the introduction of a typical housing development into communities will not work. What is required*

> *is a medium- to long-term approach that seeks to provide the public with information that situates atypical housing approaches as a community-based response to community housing needs.* (*ACT, 1989:66*)

Partnerships, leadership, support, enabling legislation and funding are all ways in which senior levels of government contribute to municipal activity in support of low cost housing. Ontario has been credited with a vision and a tenacious leadership that has produced an unprecedented number of affordable housing units in that province. It has taken an increasingly active role in expanding its own direct involvement in housing provision and in stimulating municipalities to do the same. Close collaboration between jurisdictions is essential for an effective municipal role in low cost housing.Provincial enabling legislation is a key requirement for many more innovative municipal initiatives. Without the authority to raise funds through, for example, development cost charges, or the authority to take certain actions, innovative, effective municipal housing activity will be limited. As Ontario has demonstrated, provincial policies go a long way towards facilitating local action. Furthermore, while until now municipal initiatives have applied to urban and suburban municipalities, a regional perspective will be needed to deal with housing problems in the 1990s as the Ontario policy statement makes clear.

> ***"Although...municipal governments are best able to appreciate and respond to local values, there is no real provision for them to do so in the Canadian political system. The legal and political constraints on local governments mean that Canadian urban policy is largely formulated by federal and provincial governments. If governments that can respond to local values are to be created, more financial resources will have to be provided... [and] general grants of legislative authority will have to be given to municipalities."***
> --S.Makuch, 1986, 188-189.

Carter and McAfee recommend that municipalities "adopt a spectrum of roles" to respond to the diversity of local housing needs.

> *Local governments should be encouraged to become more innovative in actions they initiate on their own and in forming partnerships with other levels of government and the private and non-profit sectors. Municipalities have considerable knowledge of housing needs and a number of regulatory tools at their disposal that, if used wisely, can be effective in addressing such needs. But municipalities must also be prepared to make a stronger commitment, in many cases including increased funding. Even more important is a political commitment -- the one ingredient required to make any role successful. Such commitment will permit the testing of new directions and the creation of new initiatives to address the current and future housing needs of low-income and homeless people* (1990:260).

The ability of Canadian municipalities to contribute to the supply and maintenance of low cost housing should not be underestimated. As illustrated here, municipalities can address housing

problems in many effective ways. However, we should not overestimate the potential contribution of municipal government. In cities where there is a high concentration of poverty, where homelessness and inadequate housing are common, where land and house prices are very high, and where market dynamics lead to a loss of affordable stock, federal and provincial governments with their superior tax base must also contribute to policies and programs that will eventually solve these more extreme elements of Canada's housing problem.

Part II

Municipal Initiative Fact Sheets

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The Neighbours Pilot Project
City of Toronto

Category:
Planning and Policy

Description:
This project is studying and promoting residential intensification in three Toronto neighbourhoods. The project attempts to answer three basic questions:

- Which groups of people, in what geographic areas, are most amenable to converting and renting out space in their residences?
- How can the City reach these people, educate them about the issues and opportunities, and assist them through the process of doing so?
- What are the factors over which the City has some control, which either impedes or enhances the opportunities for the creation of more accessory apartments? What changes should be made to existing housing standards and zoning by-laws to facilitate the conversion process?

The project is designed to address several hypotheses about these questions initially through five principal initiatives.

1) Letters and information about accessory apartments will be mailed to householders in Ward 7 who have not converted their homes, and they will be invited to contact the Home Planning Advisory Service. This approach explores response from homeowners who live in an area already undergoing a lot of intensification and tests letters as first contact.

2) Formal presentations, workshops, and displays will be used to reach the Chinese community in Ward 8. They will work with a recent immigrant population, translation needs, mass meeting styles and response from an area with a high rate of both conversion and deconversion.

3) Telephone survey of people who have approached the Home Planning Advisory Service to ask what they have decided to do, what were their incentives and impediments, and what would improve the process. The survey assesses the experiences of people who have initiated contact.

4) A similar approach to the one used for the Chinese community, with the addition of more personalized, one-on-one assistance, will be used to reach the senior citizen homeowner in Ward 9. It will examine the responses of seniors who may have extra space and the need for supplementary income or other support. It will also measure the success of the one-on-one approach.

5) Short presentations and support literature will be used in meetings with realtors, brokers, and agents. This approach will investigate the response of largely first time homeowners to third party referral informed by presentations and literature.

These initiatives have now (Spring 1990) been completed and are being evaluated. Further initiatives are underway as a result of the preliminary evaluations.

Responsible Agency:
City of Toronto Housing Department and the Ontario Ministry of Housing. An advisory board, which meets monthly, consists of heads of relevant departments plus representatives of the Province.

Impetus:
The City of Toronto is suffering a major loss of affordable housing through conversion, redevelopment, demolition of larger rental properties, and deconversion of smaller owner-occupied properties containing rental units. The

City wishes to counteract this trend by promoting intensified use of existing housing stock through "homesharing" and home conversions, but it needs to learn more about the dynamics and promotion of residential intensification. In November 1987, Mayor Eggleton released his *Proposals for Housing Action Plan*, and Council adopted recommendations for three programs in March 1988. The first two programs, *Home-sharing* and *The Home Planning Advisory Service* were initiated in September 1988.

Goals:
The pilot project is a vehicle for delivering advice in a neighbourhood setting on homesharing, on adding rental units ("accessory" or "secondary" suites), and on renting existing units in converted houses. It will receive feedback on the incentives and impediments to conversion activity, and it will test various approaches to promoting conversion. The lessons learned will be incorporated into the more permanent operations of the City's Home Planning Advisory Service, which provides information on the provincial *Convert-to-Rent* program and helps people through the process of converting their home and renting the suite. The final report of the study project will recommend a permanent conversion service for the city.

Years of Operation:
May 1989 to April 1991. The *Neighbours Pilot Project*, which was designed to carry out active research for and to inform the two permanent programs, began with the hiring of a co-ordinator in May 1989. Project set-up extended from May 15 to September 1. Operations began September 1989. The operation time line includes six months of experiments in community outreach formats in different areas of the city and twelve months for follow-up initiatives and evaluation. The project has been extended to the end of March 1991. It will apply lessons learned to the most successful initiatives to carry out a larger scale promotion of housing intensification.

Cost:
The original budget was $296,930, of which the City will provide $112,320 in funds and in kind (staff time and translation costs), and the Province will supply $184,610. The project extension has been funded with $54,000 from the Ontario Ministry of Housing and with in kind services from the City.

Provincial or Federal Involvement:
The Provincial Government is funding approximately 65% of the project. The Province initiated a program to promote housing intensification. The City's role was to take up this opportunity and to develop the unique outreach, or active research, approach of the Neighbours Pilot Project.

Problems Encountered:
Difficulties in hiring staff delayed implementation of the program. No internal candidates were found with the combination of housing development background and community outreach. Also, the bureaucracy was not well equipped to handle the advocacy role.

Number of Units Assisted/Produced:
The object of the Neighbours Pilot Project is not to produce a given number of housing units. However, it works closely with the Home Planning Advisory Service, which now has 130 clients in the process of planning to rent an accessory unit. Not all of those clients will follow through with plans. Still, at any one time, the project serves approximately 130 clients.

Similar Initiatives Operating Elsewhere:
There are Home Planning Advisory Services in Windsor and Ottawa. Wawa, Michipicoten Township is starting up a Neighbours Project.

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Date: May 1990

House Conversion Program
City of Victoria

Category:
Regulations: Standards and Zoning

Description:
Through provisions in its zoning by-law, the City of Victoria permits duplex conversion of single family houses in areas zoned R1-B (single detached dwelling) provided the dwelling was built prior to 1970. Conversion to multiple dwellings and rest homes is also permitted. Currently, much of the residential area in the City is zoned R1-B. Duplexing is permitted subject to a number of requirements including on-site parking, building size, landscaping and exterior modifications. Although the zoning had been in place for many years, City officials were uncertain if the public was generally aware of these provisions. In 1990, the City decided to provide the public with more information about the opportunities for house conversion by developing a brochure outlining the policy and explaining associated requirements. It is too early to know if the brochure has actually been successful in encouraging conversion.

Responsible Agency:
The City of Victoria administers the zoning by-law.

Impetus:
As an old city, Victoria has a legacy of large pre-Depression heritage houses. Since the post-war period, the City of Victoria has permitted the conversion of these houses in single family zones as-of-right through the zoning regulations.

Goals:
The goal of the policy is threefold. First, in a maturing city, intensification is one way of facilitating the creation of additional dwelling units in established neighbourhoods. Secondly, the policy is a way of maintaining the character of single family neighbourhoods, while at the same time allowing its aging stock of quality housing to adapt to changing social and economic conditions. Third, the policy ensures conservation of the City's extensive inventory of heritage houses. This latter objective is evident in the requirements restricting exterior modifications in single family districts.

Years of Operation:
The duplexing provisions appeared in the first Victoria zoning by-law in 1956. The most recent amendment to the by-law regarding residential conversion took place in 1984 when it was modified to allow suites in houses built before 1970. Prior to that time, duplex conversion was only permitted in single family areas with houses built before 1931.

Cost:
No additional costs have been identified by the City as a consequence of this initiative.

Problems Encountered:
A potential problem concerns the relatively high cost of legal duplexing, as opposed to illegal duplexing. This may result in illegal suites being constructed in place of legal duplexes. Accommodation of the parking requirements associated with duplex conversion appears to be particularly prohibitive.

Number of Units Assisted/Produced:
In 1988, 10 percent of the City's housing units (approximately 3,800 units) are located in converted houses. According to *A Review of the Rental Housing Shortage in the City of Victoria* (1988), there is continued potential for up to 1,500 additional units due to duplex conversion.

Similar Initiatives Operating Elsewhere:
The Ontario government offers incentive grants (up to $7,000) for the creation or addition of rental units in existing residential buildings. This program called Convert-to-Rent, also provides information about zoning and design. London has a program of

zoning amendments and design advice to stimulate the construction of new single family homes which are made-to-convert into multi-unit dwellings.

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Date: May 1990

Housing Above Shops
City of Vancouver

Category:
Regulations: Standards and Zoning

Description:
City Council amended the Commercial District schedules (C-1, C-2 and C-3A) to remove disincentives to building housing above neighbourhood shops. Previously, residential space was calculated at 2.5 times that of commercial space in floor space calculations. This initiative removed this constraint from the Zoning Schedule so that residential space is calculated at the same rate as commercial space. Residential uses are now conditional uses in these districts, not outright uses. This was done because staff felt they needed to maintain some control over the design and livability of the units as noise and other design difficulties are associated with these sites. Parking requirements were not relaxed in these areas, as studies have shown that people still buy cars regardless of where they live.

Responsible Agency:
City of Vancouver.

Impetus:
A planning department report entitled *Vancouver's Housing Supply* noted that Vancouver's housing problems could be attributed, in part, to a shortage of housing capacity (land zoned for housing). The problem existed primarily outside the downtown core and particularly in high demand areas on the west side of the City. Building housing above shops was seen as one of few opportunities to build new housing without demolishing existing housing.

Goals:
The goal of the housing above shops initiative is to increase housing capacity and choice in existing neighbourhoods, where new housing will have minimal disruption on those neighbourhoods. Another related goal is to extend capacity in areas adjacent to public transit.

Years of Operation:
The amendments to the By-law took place in June 1989.

Cost:
None.

Provincial or Federal Involvement:
None.

Problems Encountered:
Of the development permit applications received in these areas to date, several are judged to have significant design problems. A consultant may be hired to develop appropriate design guidelines to deal with this problem.

Number of Units Assisted/Produced:
Only 10 or so development permit applications have been received since the amendments came into effect. The increased capacity generated by the amendments is approximately 5,000 units in C-2 districts and 500 units in C-1 districts.

Similar Initiatives Operating Elsewhere:
Toronto's City and Metropolitan Councils are conducting studies in consideration of a proposed plan to redevelop existing low density main streets at higher densities.

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Date: May 1990

Income Mix Zoning
City of Vancouver

Category:
Regulations: Standards and Zoning

Description:
For each of several major redevelopment projects occurring in Vancouver, City Council has established a policy which states that a minimum of 20% of the base density dwelling units to be built must be available to core-needy households (those which spend more than 30% of their gross income on a suitable dwelling unit). In addition, 50% of the core-needy units are to be directed to households with young children. The City also wants non-market housing to be widely dispersed and integrated into each neighbourhood while recognizing that diversity will vary by area based upon site characteristics.

When drafting the zoning (a site-specific Comprehensive Development District) for the redevelopment projects, the City of Vancouver Planning Department is translating the policy initiative into an implementable requirement. In the north shore of False Creek, called Concord Pacific the developer has agreed to address this policy requirement by conveying air lots to the City at a price such that the City would not have to subsidize the projects in order for them to work within senior government Maximum Unit Prices for social housing. As the City will have ownership, it will be able to control phasing of non-market development within the constraints of prevailing funding programs and unit allocations.

Complex legal agreements have been worked upon to ensure that the air and ground parcels will be created and delivered. The sub-area rezonings in the form of comprehensive development districts will reflect the core-needy requirements in their by-laws and will identify sites.

City staff have worked with the developers of the projects to ensure that the sites of the 20% core-needy units are in suitable locations with respect to the overall development schemes. However, the projects are at various stages in terms of development. It has yet to be determined what the phasing of the non-market units will be and, most importantly, whether senior government non-market housing programs will be reinforced so as to enable the income mix targets to be reached.

Responsible Agency:
City of Vancouver, Planning Department and Housing and Properties Department.

Impetus:
In the late 1980s, a range of large scale private urban redevelopment projects were being planned in downtown Vancouver. These include: the redevelopment of the 204-acre Expo 86 site on the north shore of False Creek (including land and waterlots); the redevelopment of Coal Harbour on Burrard Inlet, which includes the 82-acre Marathon Lands, the 22-acre Bayshore site, and the 2-acre Escarpment site, all with land and water areas; and the redevelopment of the 9.19-acre Station/Lafarge site in East False Creek.

Due to current land economics, the market, left to its own, only supplies housing for higher income groups in these projects. However, the City of Vancouver feels that it is important to have a social mix in these new inner city neighbourhoods. Separate policies for each project were therefore established stating that 20% of the dwelling units built should be available to core-needy households with 50% of these households being families with children.

Goals:
To create social mix on large scale ("mega-project") private sector sites and contribute to meeting the housing needs of core-needy households, including those with children.

Municipal Initiative Fact Sheet

Years of Operation:
City staff have been working on this initiative since 1988. City Council has passed motions supporting this initiative in 1989 and 1990 for all three major redevelopments and associated sites.

Cost:
The City has decided to contribute $7.50 per buildable square foot towards the land costs to ensure that the Maximum Unit Price guidelines are met.

Provincial or Federal Involvement:
This initiative is dependant upon senior government non-market housing programs for the allocation and funding of the housing units.

Problems Encountered:
This initiative has required a considerable amount of time and effort by City staff.

As this initiative is dependant upon senior government non-market housing programs for funding, a host of problems exist. It is possible that the various non-market programs will overly subscribe their unit allocations to the mega-projects, to the detriment of other needy areas of the city. Similarly, if senior governments do *not* commit additional funds to non-market housing programs, as they have publicly stated, the funds may not be available to deliver these units during the construction period for these projects. It is possible that land will sit vacant over a number of years before non-market units are constructed. The City is attempting to address this issue by negotiating with the developers to construct the non-market housing, but this possibility has yet to be determined.

Number of Units Assisted/Produced:
It is estimated that 1,500 non-market housing units for the core-needy may be constructed at the False Creek North site, 200 units at the Station/Lafarge site in East False Creek, and approximately 470 units at the various lands in the Coal Harbour site.

Similar Initiatives Operating Elsewhere:
While there are numerous policies reflecting the desire for income mix on publicly developed projects or joint public/private projects in other Canadian municipalities, there are no other similar municipal initiatives for privately owned "mega-projects." At the provincial level, the Province of Ontario's Policy Statement on Land Use Planning for Housing does require that all municipalities and planning boards establish appropriate planning policies and standards which will enable 25% of new residential units resulting from new residential development and residential intensification to be "affordable housing." However, in Ontario, affordable housing is defined as that which meets the housing needs within the lowest 60% of the income distribution for a housing region.

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Date: May 1990

New Communities in Industrial Areas

City of Vancouver

Category:

Regulations: Standards and Zoning

Description:

The New Communities in Industrial Areas initiative is one component of a three-pronged approach that the City of Vancouver is developing to increase housing capacity. The other two components are designated neighbourhood centres and housing above shops in commercial zones. This particular initiative developed out of a comprehensive review of the nature, role and future of industry in Vancouver. The study, *Industry in Vancouver* (1989), raised some significant implications of industrial change in Vancouver including:

- a growing surplus of land zoned for primary industry;
- an increasing mismatch between zoning regulations and the kinds of industry likely to remain or to be attracted here; and
- a gradual relocation of primary industry to suburban areas.

The transformation of Vancouver from industrial to "post-industrial" city, the rise of Pacific Rim investment, and the change in industrial technologies are factors which presented the City with the opportunity of space for much needed housing.

The Planning Department has identified "under-utilized" industrial land throughout Vancouver available immediately for new uses in small isolated industrial areas where primary industry is diminishing and where accessibility for goods movement is limited. It also identified additional industrial areas to "let go" on a slightly longer time-scale, and suitable areas to "keep" for long-term industrial use. Linked to this initiative is the complementary aim of conducting research and developing recommendations on the nature and requirements of industrial uses which are important to retain within Vancouver's boundaries for economic reasons.

Following the identification of appropriate industrial lands for housing, the Planning Department has developed a process and work program to establish the New Communities. This stage of the initiative is currently under consideration by City Council. A decision on the process and work program will be made sometime in 1990. However, in a number of areas in the city, some previously identified industrial land is in the process of being transformed into housing and into associated services and amenities.

Responsible Agency:

City of Vancouver Planning Department.

Impetus:

The City of Vancouver Planning Department recently reviewed existing housing capacity by area of the city and compared this capacity to projected demand for housing over the next 15 years. The findings overwhelmingly pointed to the fact that housing capacity must be increased to cope with existing and projected demand.

Goals:

The main goal is to add housing capacity and choice in areas where the new housing will have minimal disruption on existing communities. A related goal is to ensure that specific industries do not experience the negative impact of this policy change.

Years of Operation:

1989 to present.

Cost:

None, apart from Planning Department staff time.

Provincial or Federal Involvement:

None.

Municipal Initiative Fact Sheet

Problems Encountered:
An initiative like this requires a firm understanding of the complex nature of industrial and economic change at the local and regional levels. Consequently, considerable time, resources and expertise are required to ensure that no unforseen impacts occur. Estimates of the amount of industrial land which will be required in the short and long term are vital to such an initiative.

Number of Units Assisted/Produced:
At this time, a total of approximately 100 acres of industrial land has been identified as suitable to consider for residential use. These 100 acres represent about 5% of the City's 2,000 acres of land zoned for industry. Approximately 26,000 apartment-style dwelling units could be accommodated on this land.

Similar Initiatives Operating Elsewhere:
There are no other examples of initiatives as comprehensive as this to our knowledge.

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Date: May 1990

Preservation By-law and Demolition Compensation Fund

City of Montreal

Category:

Regulations: Standards and Zoning

Description:

The purpose of this initiative is to gain greater control over the existing rental housing stock in Montreal and also to generate financial resources to build new affordable housing.

There are two components to this initiative. The first component is intended to ensure that the rental housing resource is not lost due to demolition or conversion. In April 1990 the former Demolition By-law was replaced by the more extensive Preservation By-law (Règlement relatif à la protection du patrimoine immoblier). The latter controls not only the demolition of residential buildings (as did the previous by-law) but also the conversion of rental housing into condominiums, the conversion of residential to non-residential uses, and the demolition of non-residential structures.

The second component of this initiative is the creation of a Demolition Compensation Fund designed to compensate for the loss of affordable housing when demolition occurs. Developers will be required to contribute to the Fund. Funds raised in this manner will be used for the construction of affordable housing through existing programs such as those of Société d'habitation et de développement urbain (SHDM). Contribution to the Fund will be determined by a formula based upon the area of new construction up to the replacement value of the demolished housing. Where demolitions are desirable due to the condition or location of the building, reconstruction projects of less than 10,000 square feet will be exempt from paying into the Fund.

The City is in the process of setting up formal mechanisms for the creation of the Demolition Compensation Fund. The City Charter must be altered to put this component of the initiative into place. In the interim, developers wishing to demolish or convert rental housing are making informal contributions to an "account".

Responsible Agency:

The Module des Permits of the Service de l'habitation et du développement urbain collects and evaluates demolition applications, while the Module habitation will manage the Compensation Fund.

Impetus:

Montreal has a considerable stock of older rental housing and a large number of low-income tenants. Since the demolition or conversion of low cost housing to other uses creates a wide range of negative impacts for tenants (particularly the elderly and low-income tenants who have limited resources to deal with relocation), an initiative was developed to ameliorate some of these impacts.

Goals:

To maintain the stock of affordable housing by discouraging demolition and conversion and, in cases where demolition is desirable, by replacing demolished structures with housing of comparable affordability.

Years of Operation:

The Preservation By-law has been in effect since April 1990. The Demolition Compensation Fund has not yet been formally established.

Cost:

Administrative costs will be absorbed internally.

Provincial or Federal Involvement:

None.

Problems Encountered:

It is too early to note any significant problems.

Number of Units Assisted/Produced:

It is too early to note the impact of this initiative.

Municipal Initiative Fact Sheet

Similar Initiatives Operating Elsewhere:
While most municipalities have some authority to preserve housing, this by-law is one of the more powerful ones in use. The combination of the by-law with a demolition compensation fund is unique in Canada. Richmond, B.C. has an Affordable Housing Statutory Reserve Fund, but it is linked to the rezoning of land and not specifically to the demolition or conversion of rental housing. The Demolition Compensation Fund evolved from a study of similar initiatives operating in the United States.

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Date: May 1990

Evening Building Permit Service
City Of Toronto

Category:
Regulations: Process

Description:
The Department of Buildings and Inspections offers two types of evening building permit service. The first, Evening Building Permit Service, is offered in three locations, downtown, north end, and west end, one night a week in the peak season for home renovations (spring to fall). Service is offered for construction permits for low density residential buildings (one and two family homes) and for related plumbing permits for additions and alterations. Permits for simple matters can be issued on the spot (assuming the requisite drawings have been supplied) if all other approvals have already been obtained or are not required.

Evening service is also available by appointment, one night a week, year round. Hours are 5pm to 8pm. This service is not restricted to one- or two-family houses. High density residential, commercial or industrial uses may also be included. This service provides for over-the-counter permits but not for submission of an application. Evening appointments eliminate waits at the front counter.

Applicants are advised to arrive between 4:30 and 5pm, to sign in. To prevent the advantage from going to those who can afford to line up ahead of time, names are drawn by lot to establish the order of service.

Both types of service are staffed by members of the Plan Examination Division of the Department of Buildings and Inspections.

Responsible Agency:
Department of Buildings and Inspections, City of Toronto

Impetus:
Regular daytime service to obtain building permits is available on a first-come-first-served basis, favouring developers and architects prepared to send someone to wait in line. Homeowners are often unable to come downtown during the day, especially if they face a long wait.

Goals:
The initiative provides convenient, fair building permit service for one- and two-family home renovations requiring no other approvals. It offers relief to the system of applications since a permit can be issued on the spot.

Years of Operation:
The program has been in operation since 1976.

Cost:
Additional costs are incurred by the City in that staff are paid time-and-a-half for evening hours worked.

Provincial or Federal Involvement:
None.

Problems Encountered:
Staff and clients sometimes find the process stressful. Inexperienced clients may have unrealistic expectations about what they or the staff can accomplish on the spot. Staff must deal immediately with clients' frustrations in a close environment; they no longer have the usual extended process to distance or diminish confrontation.

Number of Units Assisted/Produced:
In 1989, the evening building permit service issued 2,603 permits with a total development value of $43.7 million. This figure will vary from year to year depending on renovation trends and economic conditions. The numbers refer to the total number of permits issued and are not restricted to affordable housing.

Similar Initiatives Operating Elsewhere:
Other Metro municipalities have similar services on different scales depending on the demand.

Municipal Initiative Fact Sheet

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Date: May 1990

Rental Housing Fast Tracking Policy

District of Surrey, B.C.

Category

Regulations: Process

Description:

Surrey Municipal Council passed a policy designed to fast track the approval of non-strata rental multi-family housing projects. Approval is to occur within four months of application for rezoning or building permit, although this is not guaranteed. Where rezoning is required, the developer must first apply to use the priority process. For rezoning, the applicant is charged a priority process application fee of $2,400. Those projects requiring building permits pay the same application fee as the regular permit fee. In both cases, the developer must provide a Letter of Undertaking to register a restrictive covenent on the title, restricting use of the property to non-strata rental should the project be approved. The project will be specially flagged and will receive priority over other files in all stages of the municipality's development review process. The municipality prepared a Bulletin to inform the public and developers of the policy and procedures. It contains sample letters of intent and a sample restrictive covenant. The developer is expected to respond quickly to requirements for information.

Responsible Agency:

The District of Surrey is responsible for developing and implementing this initiative. At this point, no additional staff have been required to implement this initiative.

Impetus:

Surrey is participating in the provincial government's Development Incentive Grant Program whereby municipalities like Surrey with low vacancy rates receive grants if they facilitate the development of new rental housing.

Goals:

In general, the goal of the policy is to provide developers with an incentive for the production of multiple unit rental accommodation, including all social housing, in Surrey. This is to be accomplished by bringing rental and social housing on stream faster and possibly at less cost than would be the case through the regular approval process.

Years of Operation:

Council passed the policy to fast track on October 23, 1989. The procedures to be used for priority processing were approved March 5, 1990.

Cost:

No additional costs have been incurred to implement the initiative.

Provincial or Federal Involvement:

The policy makes use of the provincial Development Incentives Grant Program.

Problems Encountered:

Concerns are frequently expressed by developers about the restriction to rental for an indefinite period of time. They would prefer that the restriction be limited to a specific period, for example, 10 years. Staff feel that use of the fast tracking service may be limited by this factor.

Number of Units Assisted/Produced:

No units have yet been completed using this process. Currently, 134 units are undergoing application for rezoning, and 36 units are under building permit application.

Municipal Initiative Fact Sheet

Similar Initiatives Operating Elsewhere:
The City of Vancouver has a similar policy for social and affordable housing. Toronto offers evening plan checking and development approvals designed to facilitate residential renovation and other development applications.

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Date: May 1990

Community/Municipal Partnerships for Supportive Housing

City of Ottawa

Category:
Organization

Description:
The City of Ottawa Non-Profit Housing Corporation (City Living) is the social housing development and management arm of the City of Ottawa Department of Housing and Property. Through the Social Housing Branch of the Department, arrangements are made for collaboration with non-profit organisations providing support services to clients. These arrangements permit use of City Living's development/management/maintenance expertise in providing the "bricks and mortar" element of housing, while appropriate agencies supply support services needed by tenants.

The program covers a range of options for support service agencies. At one extreme, an agency may pay market rent for one unit in a regular City of Ottawa Non-Profit Housing Corporation (City Living) project and use it to house its clients. The lease in this situation is close to a standard residential lease in the name of the agency. A middle-range option involves an agency in the block-lease of a small project or the lease of a series of scattered units and in the responsibility for all tenant-related property management, including Rent Geared to Income (RGI) rent calculation (with assistance from City Living where necessary). At the other extreme, an agency may lease a project developed by City Living with significant design input from the agency and take responsibility for day-to-day maintenance as well as tenant-related management.

Where an agency leases a whole project or a significant proportion of a project, the budget is split to reflect the distribution of responsibilities between City Living and the support service agency. City Living is responsible for all links with the Ministry of Housing and for negotiation of a budget.

The support service agency is responsible for obtaining its own funding for the support service element of its operation, although the Social Housing Branch can assist in negotiations with appropriate Ministries, especially where a project is under development and may benefit from inter-ministerial cooperation.

To date, the fullest development of the program has been in connection with a IYSH project that houses low income singles from the emergency shelters. This project, which opened in January 1989, required the creation of a new agency (Options Bytown) in cooperation with a number of local groups serving the proposed tenant population.

Responsible Agency:
City of Ottawa Non-Profit Housing Corporation (City Living).

Impetus:
The current program can be seen as the extension of a longstanding City Living practice of renting units in regular social housing projects to social service providers who wished to operate small group homes. New directions in provincial policy, including the extension of eligibility for RGI to singles with psychiatric disability (1986) and to all singles and childless couples (1988) and the improvement of inter-ministerial cooperation after 1987, made development of a more comprehensive program appropriate.

Goals:
The program aims to provide assistance to support service agencies who may not wish to expend energy and time on the direct development of housing, and to those who wish to achieve full integration for their clients in regular social housing projects. As well, the program meets City Living's

objectives by permitting the housing of tenants with support who could not otherwise be housed appropriately in City Living's stock.

Years of Operation:
City Living has been renting units in regular projects to agencies since 1979. The program has been actively pursued since 1986 with the development of City Living's first designated special needs project. It is expected that the program will continue indefinitely.

Cost:
Individual project costs are met through senior government housing and social service programs. Staff costs for development of links with support service agencies and of partnership arrangements are met by the City of Ottawa through its 100% funding of the "Third Sector Liaison Officer" position.

Provincial or Federal Involvement:
To date, the program has been implemented entirely in projects receiving housing program funding from the Province of Ontario or under federal/provincial cost-shared programs. Partner agencies generally use some charitable as well as senior government funding. One operated entirely on charitable funding for a period of over two years before receiving financial support from the provincial government.

Problems Encountered:
One project sponsored with a particular partner agency presented major management problems after the agency withdrew from the arrangement. Physical conversion to self-contained units proved necessary to resolve these problems. This situation arose at the inception of the extension of the program beyond the use of regular units in regular projects. Policy now requires that design be acceptable for City Living management unless there are firm, long term guarantees of use by the agency.

The process of negotiation for operating budgets, where these are shared, is complex.

Some difficulty occurs in ensuring that front-line staff in both City Living and the partner agencies are aware of the different responsibilities which apply.

Number of Units Assisted/Produced:
Two projects (one with 16 units, the other with 105 beds in a variety of cluster and self-contained arrangements) have been developed under partnership arrangements; a third is planned if an appropriate site can be found to meet the needs of the partner. Twenty-seven additional units (housing 62 individuals) are leased in scattered locations in regular projects.

Similar Initiatives Operating Elsewhere:
None.

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Date: May 1990

Joint Ventures in Housing
City of Ottawa

Category:
Organization

Description:
The Joint Ventures initiative involves the establishment of a partnership between the City and external participant(s) usually in the form of a legally binding agreement associated with a real estate development project. Joint ventures refer to direct proactive City involvement in terms of negotiating agreements, financial packaging, equity contributions, property management and ownership. Both the City and the external participant(s) share in the risks and benefits of a real estate project.

The resources and leverages that can be "pack-aged" into a joint venture will vary from project to project. The package may consist of land, innovative financing, existing government programs, municipal servicing, construction and project management, or planning incentives and approvals. Opportunities and constraints of joint ventures consist of prevailing market conditions and financial constraints, site and location restrictions, planning regulations and specific goals of the City/external participants.

The joint venture program and related affordable housing objectives have been incorporated into the Province/City Housing Agreement (approved by City Council on May 20, 1988) which requires an equal cost-sharing in equity contributions to projects subject to appropriate approvals. The City and the Ministry of Housing will make financial contributions to joint ventures with the private sector and/or non-profit and cooperative housing groups for affordable housing. Specific expenditures will be determined on a project-by-project basis.

Responsible Agency:
City of Ottawa, Department of Housing and Property.

Impetus:
In 1988, City Council authorized the Department of Housing and Property to negotiate joint ventures with the private sector to provide affordable housing through innovative financial mechanisms. Joint ventures can be suitable for complex projects that require public involvement and resources to lever or to attract private investment and that target a particular need or policy objective.

The fundamental principle underlying a joint venture is that a public or policy goal related to increasing the affordable housing supply would not be achieved in a specific project without a public-private partnership of resources and expertise or would be obtained, but at higher costs. A joint venture can provide the mechanism for bridging the gap between economic and market rents. From the developer's perspective, a joint venture may reduce risks or increase development opportunities.

Goals:
The general goal is to provide more affordable housing to the residents of Ottawa. Specific goals include: the expansion of opportunities and choice of housing to address needs or "gaps" not met by either the private market or social housing programs; achievement of other worthwhile public goals such as community revitalization and mixed use developments in selected locations, the creation of potential revenue to invest in other housing initiatives; the promotion of positive public-private partnerships and relations; the development of alternative viable approaches to

the delivery of affordable housing; and the provision of a mechanism for achieving the 25% affordability target in the Province-City Housing Agreement with respect to the moderate cost market housing.

Years of Operation:
May 1988 to present.

Cost:
The City of Ottawa has contributed $2.0 million in 1988 and $1.0 million in 1989 and 1990 to a joint venture capital account.

Provincial or Federal Involvement:
As noted above, the joint ventures are written into the Province-City Housing Agreement. The Province contributed $1.0 million in 1988/89 and $2.0 million in 1989/90 to joint venture initiatives. The Province will match City contributions subject to certain approvals and appropriations.

Problems Encountered:
Joint ventures can be complex and time consuming with each project facing unique opportunities and problems. It is important that commitment and momentum are maintained. Goals and principles need to be clearly articulated at the beginning of a joint venture particularly as they relate to public and private sector interests.

Number of Units Assisted/Produced:
The redevelopment of a surplus fire station site (the Clarence Street Project) to a housing project with community space in the Market Area was the City's first joint venture with private industry. The fee simple interests of the land are owned and retained by the City of Ottawa. The air rights over the land have been divided into three distinct components: community space on the ground floor; 42 social housing units; and 42 affordable market housing units. Each component derives its occupancy rights from a leasehold interest. The community space and the affordable market housing units have been built and are owned by the private developer, the joint venture partner with the City of Ottawa Non-Profit Housing Corporation (City Living). The developer in turn leased the community space and the housing units to City Living for a ten year period. City Living has an option to purchase the community space and the housing units at a price equivalent to the outstanding balance of the mortgage debt at the end of 10 years.

Other joint venture housing sites currently being negotiated or in the planning stages include: 300 units of social housing and affordable market housing on a former 40,000 square foot downtown parking lot (the Gloucester-Lyon site); 600 units of social housing and affordable market housing on 43 acres of Department of National Defense land; 30 to 60 units on the site of a surplus fire station; housing on the 40,000 square foot Clarence-King Edward site; and projects on various church owned properties.

Similar Initiatives Operating Elsewhere:
Fredericton has a proposed venture under consideration.

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Date: May 1990

Limited Partnership
City of Ottawa

Category:
Organization

Description:
A Limited Partnership was formed by City Living in December 1987 under the name of City Living Limited Partnership (CLLP). This initiative is planned to extend through four phases between 1987 and 2000. City Living sold 23 housing projects to the Partnership in exchange for a promissory note without the associated mortgage debts and transfer of the ownership of the land. As of December 31, 1987, the housing projects were valued at $28.3 million in accordance with a value determination formula. Interests in the Limited Partnership are in the process of being sold to investors under a private placement arrangement following a recent confirmation from Revenue Canada regarding the taxation treatment of the proposed transactions.

An arrangement has been made for City Living to lease back the buildings from the Partnership at a pre-determined rate. The lands on which the buildings stand were leased to the Partnership and subsequently sub-leased back to City Living.

Under the lease agreement, City Living has full control over renting out individual housing units, including advertisments, tenant selection, and determination of rents. City Living is responsible for any vacancy losses, but it is also entitled to the rents collected. City Living remains responsible for general maintenance and upkeep of the housing units. Under the terms of agreement, the Limited Partnership is obligated to contribute a portion of operating income each year to fund renovations on the properties owned by the Limited Partnership over a ten year period. These amounts have been pre-determined. The Limited Partnership is also responsible for paying certain items such as property taxes, insurance, and Partnership administration costs.

Purchases of interests in the CLLP will be in blocks valued at approximately $156,000. The investors will be required to make a 10% cash down payment and they will assume an interest bearing promissory note for the remaining amount of the value of their interest. Principal and interest are payable on this note for the remaining time the investor participates as a Limited Partner. Upon termination of participation in the Limited Partnership, the Limited Partners will receive the value of their interest as determined by the value determination formula less the outstanding balance of the promissory note. The earnings sharing formula has been structured to provide attractive rates of return to taxable investors who can avail them-selves of interest deductability in respect of their income. The Limited Partnership will also claim capital cost allowances and shelter its income to create a larger amount of cash flow to the investors.

City Living is entitled to buy back all the partnership interests after the tenth year from the date the interests are first sold to investors. As well, the investor may sell their interest back to City Living any time after five years. To encourage the investor to hold the interest until the end of the 10 year period, the interest would be redeemed at 90% of the interest value in the sixth year. The redemption amount increases each year by 2% until it reaches 100% after 10 years.

To ensure that there will be funds for City Living to buy back all the interests, a sinking fund will be established in year one with further periodic contributions made by City Living to properly match the value of outstanding interests held by investors.

In January 2000, City Living will own 100% of the Partnership units and may wind down the Limited Partnership and take direct possession of the 1,264 housing units.

Municipal Initiative Fact Sheet

Responsible Agency:
The City of Ottawa Non-Profit Housing Corporation (City Living) and private sector investors.

Impetus:
Major renovations are required to 1,264 of City Living's subsidized housing units in 23 housing projects.

Goals:
The objective of the Limited Partnership is to generate sufficient cash flows to fund major renovation work over 10 years to the 1,264 housing units by allowing private sector equity participation in subsidized housing projects.

Years of Operation:
December 1987 to January 2000. This initiative has been underway for about two years, awaiting a favourable ruling from Revenue Canada. That ruling was received at the end of 1989 and the City of Ottawa expects to have private sector investors involved in the spring of 1990.

Cost:
The net present value benefit of this transaction to City Living is over $2 million, and approximately $13 million in renovation work will be carried out during the ten year period.

Provincial or Federal Involvement:
This initiative must comply with the Revenue Canada Advance Tax Ruling in all respects. The Provincial Ministry of Housing and Canada Mort-g-age and Housing Corporation have several requirements which must be followed. City Living must retain title to the lands. The City of Ottawa must guarantee that sufficient funds will be maintained in the sinking fund to enable City Living to exercise its "call" option to purchase all the limited partnership units and the buildings after ten years. City Living must not default on its lease payments to the Limited Partnership, and it must not be the general partner nor own any partnership units.

Problems Encountered:
The need for the concurrence of senior governments as well as an advance tax ruling from Revenue Canada has resulted in a lengthy and somewhat laborious process of modification, negotiation and adoption of the initial concept.

Number of Units Assisted/Produced:
1,264 units in 23 housing projects.

Similar Initiatives Operating Elswhere:
No other similar initiatives in the housing field. Similar sale and leaseback arrangements exist elsewhere.

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Date: May 1990

Opération Habiter Montréal

City of Montreal

Category:
Organization

Description:
This is a comprehensive program covering aspects of land, financing, joint ventures, and property taxation. The program will allocate land from the municipal land bank for residential development, promote partnerships between the City and the private and non-profit sectors, and implement a land financing structure which allows small developers to delay the principal payment on the land until the housing is sold. The City may also undertake joint ventures with various groups, especially through para-municipal non-profit groups such as the Société d'habitation et de développement de Montréal (SHDM) or the Société immobilière du patrimoine architectural de Montréal (SIMPA).

Municipal involvement may include production of affordable housing in downtown Montreal and also mixed use and other innovative projects, including demonstration projects.

Rather than directly constructing housing, the City makes municipal land available at market or below market prices (the sale price corresponds to the individual community's requirements) to housing developers who, in return, build projects in compliance with a development program prepared by the City for the piece of property. For each property in the land bank, the City prepares a development program based on a clientele study and an evaluation of the development potential of the land. The development program includes identification of target groups, and development of architectural design criteria and specific requirements. Land is allotted by a call for tenders from which a proposal is selected.

Responsible Agency:
City of Montreal, Service de l'habitation et du développement urbain (SHDU).

Impetus:
The City has been faced with a number of housing related problems from 1960 to the present. These include a shrinking population, a decrease in residential construction, and an "unbalanced" household social mix. In 1979 the City launched a program called "Opération 20,000 Logements" to address these problems. In the late 1980s, the program required changes and has now been replaced with Opération Habiter Montréal.

Goals:
The City hopes to meet several goals with the implementation of this comprehensive program. They include: promoting residential development suitable for a mix of household types, particularly families with children; encouraging high quality design and construction; and, on a broader level, stemming the population decrease which has been occurring in the City.

Years of Operation:
Opération Habiter Montréal was initiated in the beginning of 1990 and will continue to operate for at least five years.

Cost:
The program is technically self-financing. Most lots are sold at market value, although some are sold at below market value to non-profit groups when local community needs warrant. Those sold at below market value are in effect supported by the budgets of existing programs such as those operated by SHDM.

Provincial or Federal Involvement:
This initiative will operate in conjunction with the provincial homeownership assistance program, the provincial and federal non-profit programs as well as with the municipal Homeownership Assistance Program and the Land Write Down and Lease Program.

Municipal Initiative Fact Sheet

Problems Encountered:
One problem faced is the lack of suitable land for residential construction in the City's land bank. During the latter part of former Mayor Drapeau's term, considerable amounts of land were sold off.

Number of Units Assisted/Produced:
Proposals submitted for the first property are currently under review, and the second piece of land will be put up for competition in two months (competitions are held every two months). The first project will contain 40-45 units. Approximately 1,000 units per year will be constructed under the program.

Similar Initiatives Operating Elsewhere:
None.

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Date: May 1990

Social Housing Advisory Committee
City of Saskatoon

Category:
Organization

Description:
In 1989 the City of Saskatoon established a Social Housing Advisory Committee following extensive consultation with several government agencies and other external organizations. The terms of reference for the Committee are as follows:

- To monitor and advise the City on the distribution and availability of existing social housing in Saskatoon.
- To provide advice to the City on the present and future needs in Saskatoon for social housing units and on the ways and means by which the City can facilitate the meeting of these needs.
- To make recommendations on issues and initiatives that the City should be taking to improve the distribution and availability of affordable housing for residents of Saskatoon.
- To facilitate the co-ordination and co-operation of various agencies and organizations in Saskatoon who are interested in improving the provision of social housing.

Representatives on the Committee include the Saskatoon Housing Authority, Saskatchewan Housing Corporation, Canada Mortgage and Housing Corporation, Saskatchewan Department of Social Services, Saskatoon Home Builders Association, City of Saskatoon Planning Department, Saskatoon Community Health Unit, Saskatchewan Interagency Committee for the Homeless, and selected non-profit agencies on a rotational basis. As well, one member of City Council, a member of a local native housing agency, and the president of one of the community/neighbourhoods where major housing problems have been identified participate on the Committee.

Since the Social Housing Advisory Committee was formed, a mission statement and model on which to guide its deliberations and future actions has been established. In the spring of 1990, the Committee decided to: examine ways of dealing with "distressed properties"; educate landlords and tenants (eg. landlord/tenant handbook); expand the community information base; recommend new housing initiatives; gather information and recommendations from community agencies on housing issues and report to the Planning and Development Committee; meet with private landlords to establish dialogue regarding improvement of property; develop and monitor a landlord/tenant dispute resolution model; and prepare a report on the specific housing concerns of one Saskatoon neighbourhood.

Responsible Agency:
City of Saskatoon, Planning and Development Department.

Impetus:
The Social Housing Advisory Committee was established in accordance with an interagency model which is being applied extensively in Saskatoon for a wide range of policy and program issues. The City has been encouraging greater partnerships between government, non-profit, and private sectors.

Goals:
The main goal is to improve the provision, distribution and availability of affordable housing for residents of Saskatoon by facilitating interagency cooperation and better relations between landlords and tenants. Other goals are to make recommendations to the Planning and Development Committee on ways of improving the provision of social housing and to develop action models which will not require government financing.

Municipal Initiative Fact Sheet

Years of Operation:
The Committee was established on October 23, 1989.

Cost:
Administrative costs are absorbed by the Planning Department. Separate budgets are developed for other miscellaneous items.

Provincial or Federal Involvement:
Representatives of both the provincial and federal governments sit on the Committee.

Problems Encountered:
Departmental differences must be reconciled, and mutual priorities and action paths must be formulated.

Number of Units Assisted/Produced:
It is too early to note any impacts.

Similar Initiatives Operating Elsewhere:
Regina and Moose Jaw, Saskatchewan.

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Date: May 1990

Third Sector Assistance
City of Ottawa

Category:
Organization

Description:
The City of Ottawa Department of Housing and Property provides within the staffing of its Social Housing Branch one full-time permanent staff position which has as its focus the support of community-based, non-profit housing organizations.

The initiative currently has a number of facets:

1. maintenance of links between the City and community-based, non-profit housing groups as well as support service agencies with an active interest in housing for their special needs clients;

2. direction of groups requiring development assistance to appropriate community resources and provision of special assistance where needed;

3. long-term leasing of City land to non-profit housing groups; and

4. development of partnership arrangements between City Living and support service agencies.

Responsible Agency:
The City of Ottawa Department of Housing and Property, Social Housing Branch.

Impetus:
The 1974 City of Ottawa Housing Policy (Phase I) proposed the development of a municipal non-profit housing corporation with the capability of cooperating with community-based, non-profit corporations and cooperatives to allow greater citizen involvement in the planning and operation of housing projects. The policy statement also proposed a land assembly program that would assist the third sector in land acquisition. Following the establishment of City Living (the City of Ottawa Non-Profit Housing Corporation) in 1976, the position of the Third Sector Liaison Officer was established in 1978. The objectives of the position were to "initiate and/or support the development of existing non-profit corporations and cooperatives in the City using its land, housing, financial and staff resources to their fullest extent".

Until 1984, the emphasis of the program was on land leasing and development assistance, mainly to cooperative groups, and on support for the animation of a development resource group. By 1984, development resources for third sector housing in the community had been established and were serving the needs of this sector. The focus of the program was changed to emphasise assistance to special needs groups wishing to develop non-profit housing, while retaining a general advisory role in terms of directing groups to available community resources, and to continuing the administration of the land lease program.

Goals:
The objective of the program is to encourage a diversity of social housing resources in the community and to provide coordination of those resources where appropriate.

Years of Operation:
The program began in 1978. It was modified in 1984 and is expected to continue indefinitely.

Cost:
Costs are limited to one staff salary and overhead. These costs are covered 100% by the City of Ottawa.

Provincial or Federal Involvement:
None.

Problems Encountered:
Prior to 1984, the policy commitment to encourage community-based, non-profit housing and development resources was perceived particularly by some

resource groups as in conflict with the maintenance of the third sector role by the city. Other community-based groups felt that the maintenance of the role was important. The modifications made to the program in 1984 responded to the concerns raised.

Number of Units Assisted/Produced:
The land lease program has permitted production of 943 units in 12 projects to date. This represents approximately 32% of the private non-profit and co-op housing in the City. A further 152 units in 2 projects are in the design stage. In addition, 254 units in 4 projects were developed by co-ops on land sold by the City prior to consolidation of the policy which requires long-term lease rather than sale of land.

Two projects, one with 16 units and the other with 105 beds in a variety of cluster and self-contained arrangements, have been developed under partnership arrangements; a third is planned if an appropriate site can be found to meet the needs of the partner. Twenty-seven additional units housing 62 individuals are leased in scattered locations in regular projects.

Similar Initiatives Operating Elsewhere:
Most municipalities provide assistance of this nature but in a less formal manner, usually relying on existing staff.

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Date: May 1990

VanCity Home Improvement Loan Package

City of Vancouver

Category:
Organization

Description:
This loose public/private initiative is operated by Vancouver City Savings Credit Union. The home renovation loan package is designed to complement the City of Vancouver's Secondary Suite Review Program. The Secondary Suite Review Program is operating in RS-1 (single family) areas with concentrations of illegal secondary suites and will determine which areas will receive a new RS-1S zoning schedule permitting secondary suites. A homeowner in a newly rezoned RS-1S area has the option of applying to make an existing secondary suite either a "phase-out" suite or a "permanent" suite or to create a new permanent suite. Building standards for short term, phase-out suites are less stringent than for permanent suites. The City's experience with the first neighbourhood to go through the secondary suite review and obtain RS-1S rezoning showed that homeowners tended to apply for the phase-out suites rather than permanent suites.

Under the terms of the initiative, home improvement loans are available to homeowners in RS-1S zoned areas and for construction which conforms to the City of Vancouver permanent secondary suite specifications. Qualified applicants have a choice of two options: a VanCity Creditline at a rate of prime minus 1/2% on a minimum of $3,000 for the initial year of the loan (where regular interest rates apply after the first year); or a conventional VanCity second mortgage at first mortgage rates (upon renewal, second mortgage rates apply). The loan package is not available to homeowners applying for phase-out suites or in other areas of the City where the zoning permits secondary units. VanCity's loan package will be available for the duration of the Secondary Suite Review Program.

Responsible Agency:
This is a collaborative effort by the City of Vancouver and Vancouver City Savings Credit Union (VanCity). The idea originated with a City alderman, Carole Taylor. It was developed and is operated by VanCity, but it applies only to areas undergoing the City of Vancouver's Secondary Suite Review process.

Impetus:
The idea of involving the credit union in affordable housing initiatives originated following a VanCity seminar on community economic development. Alderman Carole Taylor approached VanCity with the idea of assisting the City in the area of affordable housing.

Goals:
This new initiative is intended to encourage homeowners to create good quality, permanent suites as a consequence of the Secondary Suite Review Program, rather than phase-out suites. The initiative is also intended to stimulate the creation of *new* legal secondary suites in both new and old dwellings in RS-1S areas.

Years of Operation:
The loan package was announced January 9, 1990.

Cost:
The costs of the inititiave will be borne by VanCity in the form of reduced interest charges.

Provincial or Federal Involvement:
None.

Implementation Problems Encountered:
It is too early to identify any problems.

Number of Units Assisted/Produced:
None to date.

Similar Initiatives Operating Elsewhere:
None.

Municipal Initiative Fact Sheet

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Date: May 1990

VLC Properties Limited

City of Vancouver

Category:
Organization

Description:
The Vancouver Land Corporation (VLC) will build multi-family residential housing on City land on a long term (80 year) lease arrangement. Initially, VLC was granted options to lease nine parcels of City land. In exchange for the land lease, the company agrees to maintain the units as rental accommodation for the term of the lease and to limit annual rent increases to the CPI or CPI plus 2% when a unit is vacated. First priority for the units will be given to tenants who have been evicted due to the demolition or condominium conversion of their unit. Rental rates have not been set. However, the company estimates rates will be in the range of $1 to $1.20 per square foot depending on the type of construction, project size, and location. Rates will vary among projects depending on the site and the type of construction. There are no special guarantees with respect to zoning approvals for the sites. Still, VLC projects will be granted the same priority in the development approval process as granted to social housing projects. In recognition of the union pension fund participation, the company will use union labour to build the projects.

Responsible Agency:
Vancouver City Council helped to establish this private for-profit development firm and owns an 8% interest through a City-owned company called Vancouver Civic Development Corporation. Most of the initial capitalization of the firm came from union pension funds (Vancouver Civic Development Corporation 8%, Union Pension Funds 74%, and other shareholders 18%).

Impetus:
The economics of rental housing development in Vancouver has meant that for several years, it has been uneconomical to build rental housing. In the late 1980s, this has resulted in a serious rental housing shortage. Demand is extremely high, and vacancy rates have consistently fallen below 1%. In 1987, Vancouver City Council instructed staff to work with pension funds to establish a vehicle for a partnership in the development of City-owned lands. In May 1989, Council approved the formation of VLC Properties as a way of increasing the supply of non-subsidized rental housing.

Goals:
The social objective is to create a minimum of 1,200 new, affordable, secure rental housing units in 1990 and 1,200 to 2,000 units per year thereafter. The company's economic objective is to earn an appropriate long term rate of return for shareholders.

Years of Operation:
The decision to proceed with this rental supply program was made in mid-1989 and the company was incorporated on May 26, 1989.

Cost:
The Vancouver Civic Development Corporation invested $2 million in VLC Properties. The expectation is that over the long term the City will receive a reasonable return on its equity investment. In its capacity as property owner, the City is entitled to rental payments for land leases. In the short term, it is expected that the City will forego land lease payments as the lease provides for payments only in years where there is a positive cash flow. Over the long term, the City expects to receive lease payments due to inflation-linked rental increases. A City Manager's Report dated August 11, 1989 stated that, in the opinion of the City Manager and the Director of Finance, the lease payments should result in a reasonable long term financial return to the City in accordance with the market value of the lands.

Municipal Initiative Fact Sheet

Provincial or Federal Involvement:
VLC properties does expect to qualify for a mortgage subsidy under the British Columbia Rental Supply Program. This provincial program, which was initiated in 1989, reduces the mortgage interest rate on an approved project to as low as 8% for a maximum of five years. To qualify, a project must remain in the rental stock for at least five years. BCHMC has approved VLC Properties current projects for this subsidy. VLC also expects to qualify some units (25%) in its early projects for tenants assistance through the B.C. Rent Supplement Program.

Problems Encountered:
It is too early to identify any problems. Officials with VLC Properties do note that they must begin building during a period when construction costs are high and skilled labour is difficult to obtain due to the real estate construction boom. Furthermore, the company's ability to meet its unit targets will depend in part upon availability of City land. The company is pursuing other opportunities to build rental housing on private lands acquired by the company, as well as on larger sites through joint venture arrangements with other developers.

Number of Units Assisted/Produced:
Construction has started on 52 three bedroom townhouse units at a site on William Street and Boundary Avenue in east Vancouver. A further 356 units are about to proceed at two sites in the Fraser Lands.

Similar Initiatives Operating Elsewhere:
The City of Montreal, through Opération Habiter Montréal, will provide assistance to private housing developers. Ottawa also participates in several different types of public/private partnerships.

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Date: May 1990

Acquisition, Renovation and Sales Program
City of Montreal

Category:
Land and Buildings

Description:
The City of Montreal, through the Société d'habitation et de développement de Montréal (SHDM), intends to purchase an average of 1,200 units a year, progressively renovate them, and then sell them. This initiative aims to renovate most of the 40,000 units located in post-war three-storey apartment buildings (known as "walk ups"). Although these units represent only about 10% of the housing in the City of Montreal, they constitute 66% of the units in need of major repairs. The City of Montreal will purchase such apartment buildings in areas where there is a high proportion of tenants paying above 30% of their incomes on housing, where there is little social housing available, and where there are few vacant lots to build new housing. The City will contribute $75 per month per unit to cover the interest payment on the purchase of the buildings.

The major renovations will be done in consultation with the tenants, to avoid the situation where tenants decide or are forced to move out. Community groups and Groupe de ressources techniques (GRTs) will act as intermediaries between the City and the tenants during the outreach period and renovation of the buildings. The City of Montreal hopes to finance 90% of the major renovations, which amounts to approximately $15,000 per unit.

Once the renovations to each building are completed, the City of Montreal will sell the building back to the tenants as a housing cooperative or, if that solution is not feasible, to a non-profit organization. If the first two options are not feasible, the building will be sold to private investors.

Responsible Agency:
The City of Montreal, Société d'habitation et de développement de Montréal (SHDM).

Impetus:
In its housing policy document entitled *Habiter Montréal* (1989), the City of Montreal articulated two broad goals: a) that a larger number of Montrealers should become individual or collective homeowners; and b) that Montrealers should be able to enjoy good quality housing at an affordable price. Recognizing that it must play a leading role in attaining these goals, the City of Montreal developed the following five municipal strategies:

1) to facilitate individual and collective homeownership;
2) to encourage the growth of the housing stock;
3) to increase the number of social housing units;
4) to preserve and improve the existing housing stock; and
5) to avoid the displacement of residents from their building/neighbourhood.

This initiative to purchase, renovate and sell post-war apartment buildings is one of the programs to flow from the City's strategies.

Goals:
The program responds to both of the broad goals stated in *Habiter Montréal* by addressing three of the five strategies: facilitating individual and collective homeownership (by selling the buildings back to the tenants as cooperatives and non-profit housing associations); preserving and improving the housing existing housing stock (by renovating buildings in need of major repairs); and avoiding the displacement of residents (by renovating the buildings hand in hand with the tenants). Specifically, this program will attempt to renovate the largest segment of buildings needing major repairs in the City of Montreal.

Municipal Initiative Fact Sheet

Years of Operation:
This program began in the fall of 1989 and is expected to last at least another five to ten years.

Cost:
The City estimates that it will ultimately cost $22.5 million for each 1,000 units renovated or $22,500 per unit over a ten year period.

Provincial or Federal Involvement:
None.

Problems Encountered:
It appears that financing will be a constraint because the $15,000 per unit renovation subsidy may be insufficient and may only permit the City to repair the most pressing problems. Further, since it is likely that rents will increase once the renovations are completed, it will be a challenge to avoid displacement of the poorest tenants and gentrification of the housing and neighbourhoods.

Number of Units Assisted/Produced:
The City of Montreal has authorized SHDM to purchase 2,500 units in 1989-90 and 1,200 units in forthcoming years.

Similar Initiatives Operating Elsewhere:
None.

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Date: May 1990

Core Area Residential Upgrading and Maintenance Program (CARUMP)

City of Winnipeg

Category:
Land and Buildings

Description:
CARUMP operates in designated residential neighbourhoods located within the Core Area boundaries. It is essentially a housing revitalization and neighbourhood stabilization program. Under the program, block by block inspections of substandard dwellings are carried out using a team approach. Teams are comprised of a Property Standards Inspector, a Social Worker and a Home Support Teacher. The Maintenance and Occupancy By-law is the vehicle through which housing inadequacies are identified. The team identifies City by-law and Manitoba Public Health Act violations. CARUMP has the authority to issue orders for dwelling repair, to relocate tenants from substandard premises and to encourage landlords to use renovation subsidy programs. If tenants (or landlords) are having personal difficulties which affect their ability to deal with identified problems, the social worker can intervene and provide social or other assistance. Referrals are made to other pertinent public and private service agencies. The Home Support Teacher works with the Social Worker to provide tenants with direct personal help to improve family living and home management skills.

In addition to these private services, CARUMP staff have conducted 52 tenant education workshops, for individuals, landlords, schools, community groups and government agencies on topics such as the Landlord and Tenant Act and the Public Health Act.

Responsible Agency:
CARUMP is a sub-initiative of the Winnipeg Core Area Initiative. CARUMP is delivered by the Community Programs Division of the Environmental Planning Department, City of Winnipeg.

Impetus:
The impetus for this initiative was the need to upgrade existing rental housing stock in the Core Area through code enforcement. However, the initiative recognized that many code violaters would not respond appropriately to the threat of punishment and would require understanding, education, and assistance in complying with the codes. It also recognized that tenants can be caught in the middle of landlord-inspection type disputes. CARUMP is modelled on a program operating in Pittsburgh. It is the first by-law enforcement program of its kind in Canada.

Goals:
The objective of this program is to improve the condition of the housing stock by enforcing compliance of code infractions while recognizing the social dimension of the problem.

Years of Operation:
CARUMP began operation in 1983 and was renewed under the Core Area Initiative renewal agreement in 1986. It is scheduled to expire in March 1991. The City is currently considering a revised by-law enforcement program to continue the work of CARUMP when it expires.

Cost:
The CARUMP initiative has cost approximately $3,311,320 since its inception in 1983.

Provincial or Federal Involvement:
As part of the Core Area Initiative, CARUMP is funded jointly by the Federal, Provincial and City governments.

Problems Encountered:
Problems encountered to date include a backlog in the court system causing delays in processing fines. Furthermore, the amount of the fines which the City has been able to levy against non-complying landlords and homeowners is very low. This reduces the effectiveness of the sanction. The City is presently lobbying the provincial governemnt to raise the amount of the fine it is able to levy. Another problem affecting the program is caused by high vacancy rates in the core area. Tenants would

rather move (and are able to move) than complain against problem landlords.

Number of Units Assisted/Produced:
Over 9,130 dwelling units have been inspected and 4,150 social service assessments have been made since the program's inception. Between October 1986 and December 1989, 1,390 buildings have been inspected, and 670 work orders have been completed. Legal action was taken against a number of landlords which resulted in 100 fines.

Similar Initiatives Operating Elsewhere:
City of Regina, Community Housing Worker.

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Date: May 1990

Habitat for Humanity
City of Winnipeg

Category:
Land and Buildings

Description:
Habitat for Humanity is a community organization which brings together a partnership of individuals, churches, businesses, service clubs and others with those in need of decent shelter to build and renovate housing. Each local affiliate constructs or renovates housing for qualified families by raising funds and recruiting volunteers to help in construction. In the case of new construction, the housing is sold at cost, with free financing for 15 to 25 years. Beneficiaries of the program must presently live in inadequate housing, have a steady source of income (which is below the poverty level guidelines), be ineligibile for a conventional mortgage, be willing to live in a community with a variety of people, and be able to provide character references and evidence of ability to pay. Habitat homeowners contribute 500 hours of sweat equity to their new home, in place of a conventional down-payment. A revolving loan fund, comprised of donations and no-interest loans from church, individuals, civic groups, and businesses, provides the source of mortgage money. Homeowners make monthly payments of mortgage principal, which are returned to the fund. All renovations to date have been carried out on owner occupied homes. Recently, the City provided Habitat with 2.2 acres of land for $1 and funds through the Core Area Initiative for site servicing.

Responsible Agency:
A local interdenominational volunteer Board of Directors governs the Winnipeg affiliate of the Habitat for Humanity organization. The City is generally supportive of Habitat's aims. City support and involvement in Habitat projects generally takes two forms. First, the City furnishes serviced land through the Core Area Initiative for a nominal amount. Secondly, the City often makes concessions to groups like Habitat in terms of certain permit fees and building standards.

Impetus:
The work of the organization is premised on the belief that people have a right to decent housing and the recognition that, increasingly, people are living in housing which is either inadequate and/or unaffordable.

Goals:
The organization aims to build new affordable housing and renovate existing housing using a combination of sweat equity, in-kind contributions and capital. In addition, by having low income and affluent people work together in partnership, Habitat hopes to build new relationships and a sense of community among participants. Habitat's goals are consistent with those of the Core Area Initiative which supports Habitat through land contributions.

Years of Operation:
Winnipeg Habitat was incorporated as a non-profit organization in June 1987. It was the second Canadian affiliate of Habitat International. Construction and renovation activity occurred in the summers of 1988 and 1989.

Cost:
The Winnipeg Habitat for Humanity affiliate is a non-profit charitable organization. Funds are solicited from a wide range of private sources. Winnipeg Habitat contributes 10% of its donated funds to Habitat International for construction in developing countries.

Provincial or Federal Involvement:
Habitat for Humanity does not accept direct government funding, but it does obtain contributions in the form of land, services and permit fees or funds to acquire these. Habitat works with applicants to the RRAP program, who would

otherwise be ineligible for the program because the cost of their renovation requirements exceeds RRAP guidelines. Habitat's contribution to a particular renovation project may permit the use of RRAP funds.

Problems Encountered:
The organization is constantly challenged to find capital for their endeavours, and volunteers who possess leadership and decision-making skills.

Number of Units Assisted/Produced:
As of May 1990, four new homes have been built and eight have been renovated. The organization plans to construct six new houses per year in 1990, 1991 and 1992. The actual number of future renovations is yet to be determined.

Similar Initiatives Operating Elsewhere:
There are five other affiliates in Canada located in Winkler, Manitoba and in Owen Sound, Toronto, Kitchener-Waterloo, and Oakville, Ontario.

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Date: May 1990

Home Ownership and Maintenance Program (HOME)
City of Winnipeg

Category:
Land and Buildings

Description:
Under the terms of this new program, HOME financing will be made available to eligible home owners through a combination of forgivable and repayable contributions in three component areas: acquisition of new dwellings; acquisition of existing dwellings; and rehabilitation of existing owner-occupied dwellings. Each area has its own financing conditions, household and dwelling unit eligibility, criteria, and guidelines.

Assistance for the acquisition of new dwellings will be given to private households or non-profit housing cooperatives financed privately or under the Manitoba Co-op Homestart Program, and it applies to newly constructed single family detached buildings or newly constructed multiple residential buildings not exceeding 8 self-contained units and a unit purchase price of $90,000. Conversion of non-residential buildings is also eligible.

Assistance for the acquisition of existing dwellings will be given to private householders who are first time home buyers and maintain owner occupancy of the unit. Eligible units include existing single family detached dwellings or single family attached dwellings not larger than two self-contained units and not exceeding a unit purchase price of $60,000. Dwellings must be located within the targeted areas of the Core Area or other areas defined by the program. Financing includes provision for a monthly maintenance allowance in the gross debt service capabilities of the homeowner.

Assistance for rehabilitation of existing owner occupied dwellings will be given to private households who own, occupy, and use a dwelling unit in the Core Area as their principal single family residence. Eligible dwellings include existing single family detached dwellings or single family attached dwellings of not more than 2 self-contained units. Households who have previously received funding under RRAP or Core Area home repair programs within the last five years are not eligible. This component area subsumes all current CAHRP guidelines with the exceptions that eligible repairs will be restricted to RRAP repairs (not CAHRP discretionary repairs), and the hardship grant amount will be encompassed within an increased maximum basic forgiveness for Core Need Income Threshold households.

Responsible Agency:
This is a sub-program of the second Winnipeg Core Area Initiative Tripartite Agreement between Canada, the Province of Manitoba, and the City of Winnipeg. Administration of HOME is through the Winnipeg Core Area Initiative Office, Manitoba Housing, and the City of Winnipeg.

Impetus:
The HOME Program is a result of the second Winnipeg Core Area Initiative Agreement and works in concert with other government initiatives, including Manitoba Housing Infill program and RRAP. It is intended to provide the opportunity for low and moderate income families to acquire and/or rehabilitate their homes and, in doing so, support a stable home ownership base in the Winnipeg Core Area. Home ownership and an improved housing stock are seen as key elements to revitalizing inner-city neighbour-hoods.

Goals:
The objective of this program is to strengthen the home ownership base through three component areas by facilitating: 1) the construction and acquisition of new ownership dwellings; 2) the acquisition and renovation of existing homes in the Core Area by first time home purchasers; and 3) the rehabilitation of existing owner occupied dwellings.

Municipal Initiative Fact Sheet

Years of Operation:
The program takes effect June 1990 and is expected to run until September 1991.

Cost:
Under the tripartite agreement, the federal and provincial governments and the City of Winnipeg share equally the $2.8 million cost of the program. Initially, $700,000 will be earmarked for new construction and ownership of 70 new dwellings in core area neighbourhoods. Budget for the purchase of existing dwellings for 150 low and moderate households is $1,500.000. Approximately $600,000 will be allocated to the home repair component to assist 150 households in rehabilitation of their dwellings. Complementary funding is available through Manitoba Housing's Infill Program and the Market Value Adjustment Program.

Provincial or Federal Involvement:
This sub-program is a tripartite agreement between Canada, the Province, and the City of Winnipeg.

Problems Encountered:
It is too early to identify any problems.

Number of units assisted/produced:
None to date.

Similar Initiatives Operating Elsewhere:
There is no evidence of other comprehensive municipal home ownership programs involving both new construction and rehabilitation. Montreal and Quebec City offer rehabilitation subsidies for older rental units. Montreal also offers a property tax rebate to purchasers of single family, condominium or "plex" homes.

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Date: May 1990

Land Bank Program
City of Saskatoon

Category:
Land and Buildings

Description:
The City uses the Land Bank Program to affect residential land prices and to reduce the potential for speculation on Land Bank properties through the number of lots it has for sale, the timing of land servicing, and the terms of sale, such as second mortgages and building requirements. The Land Bank controls approximately 50% of the serviced land in the City of Saskatoon.

The Land Bank sells its land to the private and non-profit sector at market rates regardless of housing type planned. Groups wishing to develop low cost housing pay the same prices as market developers. (Subsidies are available through other City programs.) Theoretically, these groups benefit from the positive impacts of the Land Bank as it has held down the price of land in the market. The Land Bank also has a less significant "mark-up" when it sells land.

City policy requires that an inventory of not less than 300 residential lots is maintained. 1989 prices for a fifty foot frontage single family lot start at under $20,000. Similar savings are found with multi-family land which starts as low as $90,000 per acre.

Responsible Agency:
The Land Bank is operated by the City's Land Department. The Department manages, plans, directs and controls the City's land development activity and land acquisitions. The strategy for operating the Land Bank is developed through the Land Bank Committee. Policy for the Land Bank is set by City Council.

Impetus:
The Land Bank Program was developed because the City wished to affect residential land prices and ensure that an ongoing supply of land existed. The original opportunity to develop a land banking program was presented with large scale tax delinquencies which occurred in the 1930s and 1940s.

Goals:
The main goals of the Land Bank are to keep residential prices down, to prevent speculation in the land market, and to ensure an ongoing supply of land for all types of housing operations. By controlling a major share of the market, the City is able to stabilize growth and prevent leap-frogging of undeveloped areas.

Years of Operation:
The City has operated a Land Bank since 1954. The Land Bank began with over 2,500 acres of land acquired in the 1930s and 1940s through tax delinquency. Over 5,400 acres of raw land is available for development of all types including residential. This inventory should allow the City Land Bank to maintain its 50% market share for the next 20 years.

Cost:
The City was unable to provide an estimate of the cost of operating this program.

Provincial or Federal Involvement:
The City has purchased over 3,000 acres in partnership with the federal and provincial governments. The land is purchased from the partnership and developed as needed.

Problems Encountered:
Recent poor economic conditions in both Saskatchewan and Saskatoon have seriously limited the ability of the Land Bank to affect residential land market conditions. Saskatchewan's population has declined, resulting in reduced housing starts and serious financial difficulties for local contractors and developers. Consequently, the private land market

has become extremely vulnerable, and municipal government activities through the Land Bank have been curtailed. The City is not servicing lots on its Land Bank properties and is instead relying on the development of private land in order to ensure that private developers do not withdraw from Saskatoon. The City is using its current inventory to ensure that affordable lots and associated housing are available in Saskatoon. The City is also considering a land valuation freeze. The consequence of these actions is that the Land Bank is now primarily an inventory of residential lots rather than a vehicle by which to control land prices and ensure that an appropriate mix of new housing is available.

Similar Initiatives Operating Elsewhere:
Red Deer, Alta.

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Date: May 1990

Land Write Down and Lease Program

City of Montreal

Category:

Land and Buildings

Description:

The City of Montreal provides emphyteutic rents (long term leases of 52 years) to sponsors of cooperative and non-profit housing at a level equivalent to 75% of market value (a 25% write down) for the first year. The rent for the remaining 51 years is $1 per year. For temporary housing for the homeless, the City sets the rent at $1 for every year of the lease.

Once a year, cooperative and non-profit housing groups are invited to submit applications for a chosen site previously owned or recently purchased by the City. Each proposal must specify the target group and the government program to be used for financing. Projects are then selected according to a set of criteria, and a site is granted subject to confirmation of financial assistance from either CMHC or SHQ (Société d'habitation du Québec). This program is designed to enable the housing sponsors to meet the Maximum Unit Price guidelines (MUPs) designated by the senior levels of government in their housing programs.

Responsible Agency:

City of Montreal, Service de l'habitation et du développement urbain (SHDU).

Impetus:

Soaring land prices are making it difficult for non-profit groups to undertake cooperative and non-profit housing projects in the City. In the past three years, land prices have doubled in much of Montreal.

Goals:

The main goal of this initiative is to counteract the high cost of land faced by the developers of cooperative and non-profit housing projects. In order to secure a significant part of available subsidies and to produce allocated units, the City must intervene because of the difficulty these groups have in purchasing suitable land at private market prices. This initiative enables the City to increase collective ownership while paying special attention to the needs of single-parent families, low income singles, and ethnic minorities. A complementary goal is to provide assistance in a manner whereby the City will retain ownership of the land.

Years of Operation:

The Land Write Down and Lease Program began in 1987. The provision of emphyteutic rents for land earmarked for temporary shelter for the homeless operated primarily in 1987 and 1988 as such shelter provision depended upon SHQ housing programs. Today, there is no on-going shelter for the homeless program. This program primarily supports cooperative and non-profit housing groups at present.

Cost:

An annual budget of $800,000 has been allocated to assist approximately 400 units per year.

Provincial or Federal Involvement:

This program only provides land for the development of housing through the non-profit and cooperative housing programs of the provincial and federal governments.

Problems Encountered:

The City of Montreal will write down land costs to the extent that is required to make the project viable; it will not provide further subsidy.

Number of Units Assisted/Produced:

In 1987 the program assisted 250 units of temporary housing for the homeless and 256 units in the cooperative and non-profit sectors. The following year, 1,036 units benefited from the program, of which 106 rooms and 44 beds provided temporary shelter for the homeless. 1989 statistics were unavailable at the time of writing.

Municipal Initiative Fact Sheet

Similar Initiatives Operating Elsewhere:
The City of Vancouver operates a similar program. Since 1981, the City has purchased a total of 33 sites upon which a total of 2,034 units of social housing are built. The City purchases privately-owned land and enters into a long-term lease with the social housing sponsors. To date, $4.6 million in direct subsidies have been allocated. Other municipalities offering land leases or land write downs include Ottawa and Quebec City.

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Date: May 1990

Municipal Housing Rehabilitation Program
Quebec City

Category:
Land and Buildings

Description:
Single family homes and rental units are eligible for a City sponsored home rehabilitation subsidy. The maximum municipal subsidy per unit is $5,000 or 50% of costs exceeding $15,000. The funds can be used in conjunction with the provincial/federal renovation subsidy program PARCQ or independently. The program is intended to assist major rehabilitation efforts. Major rehabilitation is defined as a project costing over $15,000 and generally consisting of structural, electrical, plumbing or other substantial repairs. The program is available in all areas of the City, although demand is most pronounced in inner city neighbourhoods. No rent restrictions apply after rehabilitation.

Responsible Agency:
City of Quebec.

Impetus:
The City initiated the Housing Rehabilitation Program in order to provide substantial financial assistance for major rehabilitation projects. Quebec City is characterized by a large stock of older housing units in need of repair which are on average, more costly to rehabilitate than units elsewhere because of their age and density.

Goals:
The program is designed to preserve the stock of affordable housing by assisting major rehabilitation projects to reach economic viability. For rental units, the subsidy is intended to assist in ensuring that rents remain affordable once rehabilitation is completed.

Years of Operation:
The program has been operating for under two years, beginning in 1989. However, the City has been involved in several federal/provincial/municipal renovation subsidy programs beginning in the 1970s.

Cost:
The City invested $1,200,000 in the program in 1989 and expects to contribute $585,000 in 1990. Funding for the program is raised by a municipal bond issue.

Provincial or Federal Involvement:
There is no direct provincial or federal government involvement in this initiative. However, where appropriate, the subsidy can be used to complement PARCQ, the Canada/Quebec renovation assistance program.

Problems Encountered:
None to date.

Number of Units Assisted/Produced:
In 1989, approximately 250 units received assistance under the program. It is expected that fewer units will be assisted in 1990 given the changes to PARCQ.

Similar Initiatives Operating Elsewhere:
City of Montreal, Municipal Renovation Subsidy Program.

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Date: May 1990

Municipal Rooming House Rehabilitation Program

Quebec City

Category:

Land and Buildings

Description:

The City operates a special building inspection program to ensure that rooming houses maintain minimum standards for the health and safety of their occupants. To assist in achieving this goal, the City offers a maximum subsidy of $3,000 per unit for major renovation costs up to a maximum of $30,000 per rooming house. Installation of automatic sprinklers or alarm transmission systems are mandatory to qualify for the program. Costs associated with these devices are eligible for subsidy through this program. All rooming houses in the City are eligible for the subsidy provided need is demonstrated. No rent restrictions apply after rehabilitation.

Responsible Agency:

City of Quebec.

Impetus:

Quebec City has approximately 2,000 rooming house units located in 200 rooming houses. The issue of rooming house safety was brought to public attention in 1987 when a series of fires resulted in several deaths. The City began safety inspections in order to identify major safety ha-zards and actions needed to bring rooming house accommodation up to City building standards.

Goals:

To encourage rooming house owners to renovate units rather than replace or convert an existing rooming house to other uses.

Years of Operation:

The program commenced operation in July 1988.

Cost:

The City contributed $400,000 in 1988, $300,000 in 1989 and currently has $100,000 allocated for 1990, although it plans to increase this amount to $243,000.

Provincial or Federal Involvement:

There is no direct provincial or federal involvement in the program, although the subsidy can apply in conjunction with PARCQ.

Problems Encountered:

None.

Number of Units Assisted/Produced:

Approximately 150 units have been assisted under the program since it began.

Similar Initiatives Operating Elsewhere:

City of Montreal, Municipal Subsidy Program for the Restoration of Rooming Houses and the Conversion of Buildings into Rooming Houses.

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Date: May 1990

Portable Living Units for Seniors
Regional Municipality of Ottawa-Carleton

Category:
Land and Buildings

Description:
This is a "Granny Flats" demonstration project that placed four temporary dwelling units on the lots of relatives. Four units were assigned to Ottawa-Carleton, two of which were eventually relocated. Six families and six sites participated.

The units were manufactured by a single supplier at a cost of between $47,340 and $55,800 per unit. The flats were located on sites ranging from 7,645 square feet to 44 acres. Site specific temporary zoning by law amendments or minor variances were required to permit the installation of all flats. The units were rented for $330 or $336 per month, with a local non-profit being responsible for the maintenance. All units are currently occupied. There are 28 families on the waiting list for the granny flats.

Applications were reviewed by a Project Management Committee, and potential sites were identified. Host families were chosen from a list of about 40 to 50 applicants who contacted the Region and asked to be put on the waiting list. Because the Committee had only four units to allocate, it used no advertising.

Applicants were considered on a first-come, first-served basis and selected to ensure that:

- they met the Provincial age criteria, and the owner or spouse was a child of the proposed occupant;
- they represented the different geographical areas of the Region, e.g., urban/suburban, rural village, rural large lot, etc.;
- the number of occupants matched the unit size available; and
- adjacent neighbours were generally supportive.

Responsible Agency:
Both the Planning Department, Regional Municipality of Ottawa-Carleton and Ontario Ministry of Housing are responsible for implementation. A Project Management Committee was appointed to select sites and participating families. The Committee included the Regional Housing Co-ordinator and Technical Assistant, provincial government officials, a representative from the Regional Municipality of Ottawa-Carleton (RMOC) Homes for the Aged and the RMOC Property Department, as well as a community representative and a representative from a seniors community group.

Impetus:
Like many municipalities across the country, senior citizens are a growing segment of the population. Government support is also shifting to programs that foster "aging in place." Taking their cue from the State of Victoria in Australia where granny flats were pioneered, Ottawa-Carleton lobbied the Province in 1984 for a granny flat demonstration project. Ottawa-Carleton's participation in the subsequent program was determined by the high level of interest in the granny flat idea at both the public and political levels.

Goals:
Twelve units were allocated in a province-wide demonstration, and the Province conducted evaluations of the planning regulations and legal issues, a social assessment, and a technical assessment. The RMOC Planning Department also initiated a study on granny flats to examine their effectiveness as an alternate housing form for seniors and to evaluate options for increasing the supply. The Planning Department recommended steps to encour-

age more granny flats in Ottawa-Carleton through a combination of public and private sector initiatives.

Years of Operation:
The first senior took occupancy of a flat in the fall of 1985.

Cost:
The project was completely funded by the Ontario Ministry of Housing. Regional costs would be attributed to staff time only.

Relocation costs for units in which the occupant died were approximately $11,000 each. A study by CMHC compared the public costs of subsidizing housing for one senior on a minimum income of $793 per month in Ontario. A residential care facility would cost the public $1,232/mo., a non-profit apartment $1,020/mo., and a granny flat would cost $832/mo.

Provincial or Federal Involvement:
The Province initiated the small-scale demonstration project called PLUS (Portable Living Flats for Seniors). The Province also commissioned the three evaluation reports and subsidized the costs of the units. In June 1988 the Regional Council requested the Minister of Housing to develop a permanent granny flat program in Ottawa-Carleton. No official response has been received. In 1988, CMHC issued a statement that allows it to issue insurance for chattel mortgages on mobile and modular homes. This policy would apply to granny flats and would permit them to be financed by private banks and trust companies.

Problems Encountered:
Informal community involvement and advance promotion of the idea resulted in good acceptance in most neighbourhoods. Because of controversy over granny flats in the cities of Gloucester and Waterloo, the Ontario Ministry of Housing commissioned an independent appraisal that found that the units did not devalue adjoining properties. The perceived concern still remains a potential problem for neighbourhood acceptability. In all cases, municipal approvals were required to enable the placement of the granny flat as the second dwelling unit on a lot. This approach has worked well but is cumbersome for the municipality to administer. Each by-law requires a public hearing and public notification. The City of Ottawa's draft Official Plan specifically includes portable living units for seniors in the definition of Minor Residential Growth. However, legislative changes may be required to ensure a successful program with widespread application.

Number of Units Assisted/Produced:
Four in Ottawa-Carleton and a total of twelve in the province.

Similar Initiatives Operating Elsewhere:
Under the provincial program, four units each were also allocated to the City of Waterloo and to the Regional Municipality of Sudbury. The Canada Mortgage and Housing Corporation sponsored a demonstration project in which several prototypes of garden suites were displayed in public areas across Canada. The Alberta government is working with the Canadian Manufactured Housing Institute to establish a granny flat demonstration in the City of Lethbridge. Fredericton also sponsored a demonstration project.

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Date: May 1990

Singles Housing Opportunity Program

City of Toronto

Category:

Land and Buildings

Description:

The Singles Housing Opportunity Program (SHOP) is designed to create permanent, supportive housing, for persons who are being forced out of the housing market by rising costs or who are already homeless. Properties/projects will be developed, renovated if necessary, and owned by the City's non-profit housing corporation. The projects will be wholly or partly managed by community based agencies under a management contract. Tenants will be deeply subsidized as required.

Most units will be located in scattered houses in various parts of the city or in clusters of apartments in larger non-profit buildings. Site selection and renovations will be co-ordinated by the City's non-profit corporation. Properties will not usually require rezoning or other land use approvals, but there may be some exceptions.

Community based groups must meet program criteria and have an approved management plan before a property will be made available for their use. The tenant mix may be as high as 100% rent-geared-to-income (RGI), and up to 50% of the tenants can be homeless.

"Enhanced" or "facilitative" management systems are used to both support the tenant and involve the tenant in management of the project. *Enhanced management* is a personal and property management technique to assist individuals to participate in the design, development and management of their housing. The SHOP group provides a staff person to help the residents run their own housing and become independent and self-reliant. Households will be shared (collective) households with residents living together as a family.

Responsible Agency:

City of Toronto Department of Housing and Non-profit Housing Corporation. A SHOP committee co-ordinates the implementation and management of the program.

Impetus:

In 1987, the International Year of Shelter for the Homeless, the Province of Ontario created a one-time program known as Project 3000. It was intended to develop housing for the most disadvantaged who had been ineligible under the existing Federal/Provincial Non-Profit program. Nearly 12,000 unit applications were made and the Province was eager to renew the interest demonstrated in the project. In 1988, the Ministry introduced a 5 year program to allocate 30,000 non-profit units and the Mayor of Toronto sponsored an initiative under this program for 1,000 single housing units.

Goals:

The goal of the program is to provide permanent rent-geared-to-income housing for the single working poor, single welfare recipients and for homeless individuals. The intention is to produce integrated housing; to use enhanced, participatory management; and to utilize small groupings either in individual houses or within larger projects. There is a target of 200 units by March 1991.

Years of Operation:

The City of Toronto Non-Profit Housing Corporation approved the program on October 25, 1988. Previously, the City had done similar leasing arrangements for a number of years, but on an ad hoc basis.

Cost:

In 1989, a revolving acquisition fund of $500,000 was approved for SHOP. The operating costs for the houses are in the range of $10,000 - $11,000 per year. This total includes all administrative costs. Rent covers about $2,000 of this.

Municipal Initiative Fact Sheet

Provincial or Federal Involvement:
SHOP is funded by the Provincial Ministry of Housing under its "Homes Now" program. Capital funding is provided by Ontario Housing Corporation from Canada Pension Plan funds, and operating subsidies covering the difference between RGI rent revenue and approved operating costs are also provided by the Ministry of Housing. The Provincial government provides "enhanced management" funding which facilitates SHOP groups to make shared housing possible for special needs residents. A temporary community relations staff position is funded by the Ministry of Housing under the Provincial-Municipal Agreement on Housing.

Problems Encountered:
The innovative nature of the program accounted for a slow start up. Discussions are also continuing over fire safety requirements for houses occupied by single persons forming a single housekeeping unit and living together as a family. This issue has resulted in some delays in mortgage advances for SHOP houses.

A staff position was created to assist with marketing and group development. This is expected to contribute to smoother intake of interested groups, development of group's management plans and assignment of properties.

Number of Units Assisted/Produced:
Three occupied houses currently represent a total of 15 units. One additional house is due in operation shortly and four groups are now qualified for SHOP. These four groups are expected to account for some 40 units.

Similar Initiatives Operating Elsewhere:
None identified.

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Date: May 1990

Affordable Housing Statutory Reserve Fund

Township of Richmond

Category:
Financing

Description:
In December 1989, Richmond Council adopted a broad range of goals, priorities, and actions as part of an affordable housing strategy. One action was the establishment of a reserve fund under provisions of Section 378 of the Municipal Act, to be known as the "Affordable Housing Statutory Reserve Fund." Funds for this initiative are obtained from individual developers of market housing in Richmond who require a rezoning. The initiative is based on the principle that the beneficiaries of urban growth should contribute to the social and economic costs of growth. Developers are encouraged to provide affordable housing on site. Alternatively, senior Planning Department staff negotiate a "gift" contribution to the fund from the developer. There is no one formula for the amount of "gift". The arrangement is flexible, and is supported with policy from the Richmond Council. As of May 1990, $1.5 million have been contributed to the fund.

A complementary program, the Ground-lease Program, has been established to direct the acquired funds. The Municipality will purchase lands with the funds, ask for proposals from groups who are able to organize funds and build affordable housing, receive and evaluate these proposals, and then lease the land with stipulations to ensure that the housing units will remain affordable and that they are not subject to market trends. Richmond staff are continuing to develop the technical aspects of the program. Periodic reviews and evaluations will be undertaken.

Responsible Agency:
The Corporation of the Township of Richmond, through the Planning Department.

Impetus:
Like all greater Vancouver municipalities, Richmond has recently been experiencing rapid economic growth. The consequences of this growth are escalating land values leading to difficulties in the provision of low/moderate cost housing and rental accommodation, as well as redevelopment and conversion pressure on existing, older affordable stock. The Planning Department has been working on an Affordable Housing Strategy since the fall of 1989. One of the components of the strategy is an Affordable Housing Statutory Reserve Fund.

Goals:
The broad goal of this initiative is to encourage the provision of a variety of housing types and tenure options for Richmond residents. The purpose of the initiative is to provide an innovative and expeditious method of raising funds for affordable housing in Richmond.

Years of Operation:
The Affordable Housing Statutory Reserve Fund was established by the Council of the Corporation of Richmond on December 18, 1989.

Cost:
None.

Provincial or Federal Involvement:
None.

Problems Encountered:
None to date.

Number of Units Assisted/Produced:
None to date.

Similar Initiatives Operating Elsewhere:
None.

Municipal Initiative Fact Sheet

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Date: May 1990

Aid to Tenants
City of Montreal

Category:
Financing

Description:
The City will pay compensation to cover any increase in rent during temporary relocation due to subsidized renovations and cover the expenses of moving out and back (including costs like telephone hook-up). As well, the City is considering the possibility of setting up a municipal housing bank to provide temporary accommodation to roomers and eventually tenants when renovation projects occur under the Canada-Quebec Renovation Assistance Program (PARCQ). Temporary units may also be found through the private sector and through provincially funded community resource centres and other similar institutions.

Responsible Agency:
City of Montreal, Service de l'habitation et du développement urbain.

Impetus:
This program developed from the City's recognition that, in the past, most subsidies have benefited buildings rather than the people living in them. Major renovation work can have a negative impact on tenants who either have to relocate temporarily or move permanently.

Goals:
The City wants to encourage renovations, especially in the case of rooming houses, while protecting tenants and roomers. It intends to reduce the negative effects of temporary displacement due to renovation by covering related costs. It also hopes to accelerate the renovation process by minimizing delays caused by contests over compensation since the amount recognized by PARCQ is much lower than that recognized by the Régie du logement (the Municipal Rental Board). It will use the Aid to Tenants Program to provide compensation to tenants, to open up lines of communication between landlord and tenant/roomer, and to furnish support and information about temporary accommodation to tenants forced to move during subsidized renovations.

Years of Operation:
February 1989 to present. It is expected that the program will be in effect for at least 3 years.

Cost:
The budget allocated for compensation to tenants is $1.0 million per year, and $150,000 per year is needed to operate the program.

Provincial or Federal Involvement:
The City is asking the other levels of government to assume the costs of financing this measure under PARCQ.

Problems Encountered:
The program presents difficulties in taking into account the needs of all parties concerned.

Number of Units Assisted/Produced:
The target is to compensate approximately 1,200 households per year, of which 60% will be roomers.

Similar Initiatives Operating Elsewhere:
None.

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Date: May 1990

Bridge Financing Fund
Metropolitan Toronto

Category:
Financing

Description:
This is a loan fund for Metropolitan Toronto area not-for-profit housing agencies. The fund has access to $10 million in revolving funds. The monies are to be used to bridge the gap between the identification and acquisition of a suitable housing site and the securing of permanent financing. It is not meant to be a source of interim financing or of financing during the construction period. The loans from the fund cannot be longer than one year in term. Instead of interest on the loan, the Fund charges a two-part administration fee comprised of a $500 sum for file opening and a charge of $5.00 per $1,000 per month that the loan is outstanding (for a maximum of twelve months). Loans will not be increased during their term to reflect any escalation in the appraised value of the property.

The Housing Development Corporation takes ownership of the property in trust. It also enters an agreement to cover the loan's terms and conditions. If, due to unavoidable circumstances, an extension of the loan's term is needed, then the borrowing agency has two options. It can pay interest to Metro at the average rate of return that Metro receives on its investment of current funds, or it can make another arrangement to discharge the loan. The loan, the administration fee, and any interest that may be due to Metro are paid when the first advance made from the permanent financing or mortgage is arranged by the agency.

Responsible Agency:
Metropolitan Toronto Housing Development Corporation. The Housing Development Corporation's Financial Operations Sub-Committee manages the Fund.

Impetus:
The fund was initiated as part of Metro Toronto's contribution to the International Year of Shelter for the Homeless.

Goals:
To simplify the acquisition of sites for development by not-for-profit housing groups. The fund would do this by financing the purchase of sites or by providing down payments to acquire options before the receipt of all approvals necessary to secure permanent financing.

Years of Operation:
The fund was initiated in 1988.

Cost:
To April 30, 1990, $15,545,120 has been loaned. The imputed amount of interest foregone by the Metropolitan Corporation because of these loans is $1,313,451.69.

Provincial or Federal Involvement:
None.

Problems Encountered:
None.

Number of Units Assisted/Produced:
Approximately 578 dwelling units are expected to be added to the supply of affordable housing because of this loan program. Most will be apartments and some 42 units will be created through conversion of single family homes.

Similar Initiatives Operating Elsewhere:
Following introduction of the fund, the Province of Ontario created a loan guarantee fund, and the Peel Non-Profit Housing Company introduced a bridge loan fund.

The City of Vancouver has established a $5 million revolving fund for a seniors housing demonstration program. One option for City involvement in this demonstration is the provision of bridge financing. There are many implementation strategies for this bridge financing program, including City ownership and lease of

land to a seniors housing developer. The Vancouver initiative charges market rates of interest on the loans, besides associated administrative and carrying charges.

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Date: May 1990

Downtown Conversion Loan Program

City of Kingston

Category:
Financing

Description:
The program offers a loan of up to $15,000 per dwelling unit to convert obsolete commercial space to residential use. The money was originally drawn from a $250,000 fund allocated to the program from the City's *Municipal Incentives Grant Funds*. It is loaned at 8% interest and is secured by a lien. The applicant can only receive funds for a maximum of two units and must meet the following criteria:

- The dwelling units to be created must be located in the central business district as defined in the official plan of the City of Kingston planning area.
- The dwelling units must be located on the second floor or higher unless otherwise authorized by the Loan Approval Committee.
- No loan may exceed the actual cost of required work.
- All plans must be approved by the chief building official and the City of Kingston Loans Committee for the purpose of reviewing the design plans submitted by the applicant.

Responsible Agency:
Committee of Council (City of Kingston Loans Committee).

Impetus:
In response to a provincial Downtown Revitalization Progam, the City of Kingston completed a Commercial Opportunity Study in 1978. This study strongly recommended that the City adopt policies designed to provide additional residential units in the downtown core. This might be achieved by renovation of existing vacant and substantially [illegible] spaces on the second and [illegible] floors of buildings in the central business district. A survey indicated there was capacity for 15 to 24 new residential units if the owners could be encouraged to produce them.

Goals:
The initial goal was 5 to 10 units per year.

Years of Operation:
In August 1981, a by-law was passed by which the low interest loan program was enacted.

Cost:
The revolving loan fund of $250,000 is replenished by capital and interest when the loans are repaid. To cover administration costs, the City treasurer deducts from the Municipal Incentive Grant funds $600 for the first unit and $75 for each additional unit created. The program is considered to be cost effective because it creates residential units through adaptive re-use more economically than through new construction and because it generates assessment rates higher than those in vacant commercial space.

Provincial or Federal Involvement:
No provincial or federal involvement occurs. Still, the provincial *Convert-to-Rent* program can be used in conjunction with this program as long as the funding is not used for the same component of the work.

Problems Encountered:
The existing zoning in the central business district did not permit existing buildings to be converted for residential uses without the provision of front, side and rear yards and maximum percentage of lot coverage. City Council had to pass a by-law amendment to allow this type of conversion. Existing regulations further required that for any existing buildings which are being converted to residential use on upper floors, a minimum amount of amenity area and play space must be provided.

Municipal Initiative Fact Sheet

The built up nature of the downtown area made it difficult for property owners to provide the required space, which resulted in numerous applications to the Committee of Adjustment to either reduce or delete the amenity area and play space. In 1987, Council passed a by-law amending the regulations for the area targeted for the program to delete the requirements for amenity area and play space.

The same issues arose over the residential parking standards required by the zoning by-law. To address this issue, a cash-in-lieu of parking policy was suggested. Funds collected by this levy would be set aside to assist the City to purchase land for parking purposes in the future. First it was determined that the municipality had the enabling authority to impose such a program. Then, much discussion concerning an appropriate and fair levy occurred. In March 1989, Council passed another by-law which established criteria for deciding applications for exemption from the parking requirement in the central business district. The exemption will be a site specific agreement which requires $1,500 for each parking space below the number which would have been required under the by-law.

Number of Units Assisted/Produced:
As of March 1990, 32 apartments had been created under the program.

Similar Initiatives Operating Elsewhere:
Vancouver has implemented zoning changes to permit construction of residential units "above shops" on major city streets, and Toronto is considering a similar Main Street densification proposal.

St. Catherines, Ontario implemented a program in 1987. It was modelled on the Kingston program but offers a loan of $20,000 per unit. The parking requirements for these units are negotiated with the Planning Department. One suggested solution is the use of parking garages in off-peak hours

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Date: May 1990

Modified Life Tenancies

City of Ottawa

Category:
Financing

Description:
Through City Living and/or through the mechanism of a joint venture with any number of interested partners (including the private sector), the City of Ottawa will promote the development of a long term (life) tenancy housing option for senior citizens.

The concept is based on an occupancy agreement for 20 years or less, which provides for an option to continue occupancy for life. The client would be expected to prepay the entire amount of the lease and to underwrite a prorated portion of the operating costs and contributions to reserves. Initially, the leases to the housing units will be sold for a sum equal to the capital cost of providing the unit. The pricing of future leases as units are vacated and turned over will reflect prevailing housing costs at that time. The proceeds of turn-over of units at successively higher prices will be applied to, amongst other things, refunds of unused prepurchased occupancy upon withdrawal of clients, payment of returns to investors (if any), credit to the replacement reserve established for the project, and any other purpose as the City Council or City Living directs.

The concept is cost-based. There is no opportunity for equity build-up by the client. Should the client die or choose to leave, he/she (or the estate) would be refunded a sum equivalent to the unexpired term of the initial occupancy. After exercise of the life option, no further refund would occur. Affordability is maintained by excluding individual ownership rights from the model. The legal costs associated with condominium registration and the speculative premiums that could result from trading on owners' equity are avoided.

Client occupants will share in all the common costs of maintaining the housing complex (including contributions to the replacement reserve) and the payment of property taxes.

The benefits accrue to the client at the beginning of the occupancy rather than the end of the term. The life tenancy units would probably be priced at least $10,000 below comparable condominium accommodations. The proceeds of future resale of units would be applied to the project reserves.

The initiative includes other key features. The housing units will be restricted to persons 65 years of age or older and to couples where both partners are at least 65 years of age. Prepayment of the rent for the life-term allows the client to avoid the risks of long term inflation on his/her housing costs and therefore ensures a more predictable level of discretionary income. Clients are assured that the tenancy will continue for life provided that they are capable of independent living. The concept is easily understood and requires no actuarial life expectancy computations, no hedging of risk associated with ever-increasing life expectancies and none of the attendant financial overhead.

Responsible Agency:
City of Ottawa, Department of Housing and Property.

Impetus:
In the recent past, the City of Ottawa Department of Housing and Property has examined numerous options for providing innovative, alternative forms of housing for senior citizens in an attempt to rationalize the use of housing stock within the city and to capitalize on any excess capacity that may

exist as a result of downsizing seniors' households. In addition, seniors face hardships keeping up large single family homes, and they are equity rich but relatively income poor.

Goals:
To provide a housing alternative for seniors that is not provided in the current marketplace and that ensures long term affordability, protection from inflation, security of occupancy and dedication of housing stock to senior citizens.

Years of Operation:
Ottawa City Council approved of this concept in December 1989. The Department of Housing is currently attempting to engage in a private sector joint venture to finance the initiative and is identifying a site for a housing project. Occupancy of the first housing project is expected to occur in November 1991.

Cost:
The initiative will be self-financing.

Provincial or Federal Involvement:
Subject to the Provincial/Municipal Housing Agreement, any public funds which may be required will be shared equally between the City of Ottawa and the Province of Ontario.

Problems Encountered:
To be completed.

Number of Units Assisted/Produced:
The first housing project will be a 30 to 40 unit low rise or townhouse style development.

Similar Initiatives Operating Elsewhere:
In Ontario, projects based upon modified life tenancies have been constructed in Clinton, Stratford, Thornhill, New Hamburg, Stouffville, North Gore, Hamilton, East York, and Unionville.

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Date: May 1990

Employee Housing Service Charge
Resort Municipality of Whistler

Category:
Taxation and Fees

Description:
The Resort Municipality of Whistler proposes implementation of an Employee Housing Service Charge By-law. The proposed by-law will require all new development to contribute to the stock of affordable housing. It is hoped that larger developers will build new employee units and that smaller developers will either contribute to an affordable housing fund or participate in new projects developed by the Whistler Valley Housing Society.

The by-law applies an 'employee generation formula' to establish employee bed unit requirements for each new development. It is based on the number of guest rooms in the case of commercial accommodation, and on gross floor area in the case of other commercial uses. The bed unit requirement can be met in one of three ways:

- provision of new employee housing units subject to a control mechanism restricting use to employee housing;
- a one-time cash payment based on bed units required; and
- acquisition of rent equities (pre-paid rent equivalent to 20% of rent per unit) in proposed employee housing projects.

Specific details concerning how the funds generated by the second and third options will be used to build affordable housing, such as the financial structure, affordable rent levels, and provision of land, are not yet finalized. It is anticipated that the municipality, through Whistler Valley Housing Society (a non-profit housing society), or its own housing corporation, will be directly involved.

All new residential, commercial and industrial developments are subject to the by-law as are projects involving substantial replacement or renovation of existing buildings. Recreational uses and employee housing units are exempt from the by-law.

Responsible Agency:
Municipality of Whistler, Whistler Valley Housing Society and Whistler Valley Housing Corporation, a municipally-owned housing corporation.

Impetus:
Recent expansion in hotel, condominium and commercial development in Whistler has placed tremendous pressure on the price of land. Private developers are not building enough low cost rental housing to accommodate low paid service sector staff. There is a severe shortage of affordable housing for employees.

Goals:
Council wishes to promote self-sufficiency in employee housing for each new development. The by-law requires private developers of commercial and residential space to contribute to the affordable rental housing stock in the community, either directly through construction of new affordable units, or indirectly, through payment of charge to be used to produce new low cost housing.

Years of Operation:
The by-law has not yet been finalized, nor has it been adopted. In the interim, at least one new Whistler development proposes to create over 180 beds of employee housing and a major resort development nearing completion will have provided 600 employee beds when construction is complete.

Cost:
Building costs are expected to be $100 per square foot buildable for new projects with 20% rent equity provided by employers in order to achieve monthly rentals of $1.10 per square foot.

Municipal Initiative Fact Sheet

Provincial or Federal Involvement:
The by-law must be approved by the Minister of Municipal Affairs prior to Council adoption.

Problems Encountered:
The proposed by-law does not address the existing shortfall in employee beds in Whistler, nor does it apply to development under Land Use Contract on Blackcomb.

Number of Units Assisted/Produced:
The by-law has not been enacted yet.

Similar Initiatives Operating Elsewhere:
In developing the proposed by-law, staff reviewed the Resident Generation Scale used in Aspen Colorado. Banff, Alberta is presently investigating a similar scheme.

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Date: May 1990

Homeownership Assistance Program

City of Montreal

Category:

Taxation and Fees

Description:

This program consists of a five year decreasing municipal tax credit, which could amount to a maximum of $5,000 in assistance. Annual tax credits of up to $1,000 for 5 years are allotted to participating citizens. The tax credit is based on the value of the home (excluding the land value). The program imposes several eligibility requirements. The property must be new and never lived in. It can be a single-family or multiplex dwelling, townhouse or condominium, or non-residential property converted to residential. The purchase price, excluding the land value, cannot exceed $100,000 ($75,000 for a condominium). The deed of sale must be signed between December 14, 1989 and January 1, 1993. The applicant must be a first-time homeowner. If the participant ceded the right to a property as a result of a divorce or legal separation, he/she is still eligible. If the dwelling is sold within the five year period, the participant cannot collect the remaining tax credits. The program is aimed at stimulating the construction of housing and targets households having a family income of between $35,000 and $40,000 per year.

Responsible Agency:

City of Montreal, Service de l'habitation et du développement urbain (SHDU).

Impetus:

The current average market price of a house in Montreal exceeds $100,000. As these units are beyond the reach of moderate income households, young families look to the suburbs when purchasing their first homes. The City of Montreal is searching for ways to remain competitive with the suburbs and to maintain an even share of regional housing production. Also, because Montreal has a very low percentage of homeowners (25%), the City wants to promote homeownership. Another motivation behind the program is to reverse the trend to the reduction in the annual number of residential startups in Montreal over the last several years.

Goals:

To increase homeownership within the City of Montreal, to make it more affordable, and to assist a broad range of tenant households to become homeowners. Another aim is to stimulate the home construction industry. To this end, the program will promote the development of innovative, less expensive building products, techniques and design.

Years of Operation:

The program commenced on December 14, 1989, and it will continue until January 1, 1993.

Cost:

No budget is necessary as incentives are given in the form of tax credits rather than direct grants. Furthermore, since the program will stimulate the residential development of vacant land, it will increase municipal revenues in the long run.

Provincial or Federal Involvement:

This program will complement homeownership assistance programs operated by other levels of government.

Problems Encountered:

The major problem vis-a-vis establishing the amount of allowable tax credit is the difficulty of properly assessing the value of the land as separate from the value of the house, especially in the case where a large piece of property has been divided into smaller lots.

Number of Units Assisted/Produced:

Thus far, 100 applications for the tax credit have been received. Between 500 and 700 tax credits will be allotted each year.

Similar Initiatives Operating Elsewhere:

A similar tax credit program is carried out by the Province of Quebec. To be eligible for the provincial program, the purchase price cannot exceed $100,000 *including* land value. One reason for the

creation of a municipal tax credit program was the difficulty of meeting this requirement given the high cost of land in Montreal. Citizens can take advantage of both programs resulting in up to $153 per month in tax credits.

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Date: May 1990

Homesharing Program
Municipality of Metropolitan Toronto

Category:
Information and Related Services

Description:
Homesharing programs match people who are looking for accommodation with those who are willing to share their homes. Homesharing registries provide a range of services beyond the listing function generally offered by a typical housing registry. Seekers are interviewed to obtain information necessary to help in the search for suitable housing. Providers are interviewed to obtain information to assist in the search for suitable tenants. Potentially compatible seekers and providers are identified, and a few appropriate seekers are referred to providers.

Six homesharing agencies are operating in Metro Toronto in addition to the City of Toronto's homesharing program. Each agency has one full-time coordinator and at least one staff member and also uses volunteers and students.

The matching process of the homesharing program operates in the following way. The initial contact is made on the telephone, followed by an interview during which many living options are explored. Once the homesharing option is chosen, an assessment of the individual's needs is made. This is followed by a search to decide if an appropriate prospective house mate is on the registry. As many as three contact names may be provided. Staff introduce the parties and review the terms of the arrangement. A home visit is made within the first two weeks of a match and mediation services are offered indefinitely.

Responsible Agency:
Since the fall of 1988, the Housing Division of the Metropolitan Toronto Community Services Department has administered both Ontario's and Metro's financial contributions to homesharing projects in Metropolitan Toronto. Sustained support by the Department will be contingent upon Provincial funding beyond 1990.

Impetus:
There is a growing awareness and concern in Metropolitan Toronto about housing shortages in general and availability of appropriate and affordable housing in particular. The scarcity of vacant land in Metro is making it increasingly expensive and difficult to address these needs by building more houses. Also, many households require smaller and more affordable accommodation.

An option that is gaining in importance is housing intensification (or residential intensification). It refers to the process of increasing the number of units within a community by making better use of land and the existing housing stock. Homesharing is one illustration of intensification.

Goals:
The objectives of homesharing projects include: encouraging homesharing in all sectors of the population; increasing the supply of affordable accommodation by educating the community regarding the advantages of renting unused space in their homes; and improving access to support services by helping potential homesharers in resolving other problems through in-house counselling or referrals to appropriate services.

Years of Operation:
Since 1985, the Provincial Ministry of Housing and the Municipality of Metropolitan Toronto have funded homesharing projects, beginning with two demonstration projects. Six homesharing projects are currently in operation.

Municipal Initiative Fact Sheet

Cost:
In 1990, six homesharing projects are receiving $54,066 each for a total of $324,396 in disbursements. The Province pays up to 75% with Metropolitan Toronto contributing the remainder. The City of Toronto is not included in these figures as it sponsors its own Homesharing registry.

While the Metropolitan and Provincial funds do not fully meet proposed funding levels, the homesharing agencies do have access to other resources. Some area municipalities award grants. One project charges user fees. Some sponsoring agencies provide administrative support such as bookkeeping, audit and rent. In other cases, volunteers are utilized. The Province provides generic promotional materials and computer software program support.

Provincial or Federal Involvement:
The initiative receives provincial funding contribution through the Ontario Ministry of Housing, Homesharing Program.

Problems Encountered:
No major problems have been identified.

Number of Units Assisted/Produced:
In 1989, 333 matches were made. In addition, 105 placements to accessory apartments were made.

Similar Initiatives Operating Elsewhere:
The homesharing program is one of 17 programs funded by the Province throughout Ontario. Seven are operating in Metro Toronto. There are only three other programs in Ontario that specifically cater to seniors. They are located in the Regions of Niagara, Sudbury and Metro Toronto. There are 10 Home-link Centres (accessible housing registries) funded by the Provincial Office of Disabled Persons.

Homesharing programs funded by a variety of governments have operated or currently exist in Nova Scotia, Quebec, Manitoba, Alberta and British Columbia.

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Date: May 1990

Housing Registry Office

Regional Municipality of Ottawa-Carleton

Category:

Information and Related Services

Description:

The Housing Registry has two separate elements: Match & Share matches seniors in shared accommodation, and the other, called Homelink, matches disabled persons with accessible housing. The registry provides information about homesharing opportunities and accessible housing. The office is staffed by one full-time Coordinator, one full-time Clerk and one part-time Community Awareness Officer who works in all phases of the program. Three part-time volunteers have been involved since the program's inception. In addition to providing information about potential matches for homesharing, the Match and Share Service answers inquiries about seniors housing options in general. Over the past two years about 65% of staff time has been spent on the homesharing program and 35% on accessible housing.

Responsible Agency:

Planning Department, Regional Municipality of Ottawa-Carleton (RMOC).

Impetus:

The regional municipality saw the need to fill a gap in delivering these provincial/municipal co-funded housing initiatives that were not being taken up by other agencies. The two initiatives complement the shift in funding from institutional funding to funding for community-based activities which support independent living for seniors and the disabled. Future provincial initiatives in housing and care for seniors are directed towards assisting seniors to "age in place".

Goals:

The intent of the Housing Registry Office is to accommodate the housing needs of seniors and the disabled of all income levels. The homesharing program offers affordable accommodation to people of all ages, with an emphasis on seniors, provides an alternative to institutions for seniors, makes better use of existing housing stock, and maintains a roster of community agencies that may be called upon to provide support services for persons in a shared housing situation. The accessible housing registry exists to bridge the gap between accessible housing and the disabled consumer. The delivery of housing programs through the Regional Planning Department enables closer co-ordination and simplifies exchange of information.

Years of Operation:

The seniors homesharing program was initiated in 1984 by the Homes for the Aged Committee of Management. This committee was exploring options in housing for seniors, and homesharing was the approach they decided to take. The Accessible Housing Registry was a RMOC initiative established in 1986 following the identification of a need for a mechanism to help disabled people find specially designed housing. Both programs were amalgamated into one office called the Housing Registries Office in 1986.

Cost:

The 1989 budget for the Housing Registry Office, including both programs, was $165,000.

Provincial or Federal Involvement:

This initiative operates under a co-funding agreement between the Province and the Regional Municipality. The Ontario Ministry of Housing contributes $40,000 towards the funding of the Match and Share program. The Ontario Office of Disabled Persons, through the Homelink Program, contributes $34,000 towards the Accessible Housing Registry.

Municipal Initiative Fact Sheet

Implementation Problems Encountered:
The Registry Office is a valuable resource for seniors and the disabled. Problems sometimes arise due to misunderstandings about the role of the office, which is not responsible for maintaining a waiting list of all appropriate housing.

Number of Units Assisted/Produced:
The accessible housing registry has achieved 66 placements over the past two years. In 1989, the 38 placements accommodated 115 people in accessible housing units. The Match & Share Program achieved 72 matches in 1988-89, involving approximately 180 people. At least one person in each match was a senior.

Similar Initiatives Operating Elsewhere:
None which combine the two services.

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Date: May 1990

Regional Housing Information Service

Regional Municipality of Ottawa-Carleton

Category:

Information and Related Services

Description:

This is a comprehensive housing information resource centre and referral service. The service is delivered in three locations in the region, including one office with a predominantly francophone clientele. The office at 729 Somerset Street is known as *Housing Help*, with satellite service in Nepean. The Vanier office at 240 Montreal Road is known as *Action Logement*. Typical activities undertaken by the service are provision of assistance to individuals seeking housing, provision of tenant-/landlord information, and development of community linkages. Individuals receive help in completing application forms for housing and referrel to appropriate organizations or support services. An inventory of subsidized and affordable market rental housing is maintained. Information on various government housing programs is provided to homeowners and small landlords. Educational workshops are sponsored and delivered. There are 8½ full-time staff working out of the three offices. Recent initiatives include: the development of a database system to monitor changes in zoning, demolition and conversion in one ward in Ottawa; the preparation for publication of two educational documents, the *Housing Help Handbook* and the *Housing Help Maze Workbook*; and the hiring of a housing educator for two of the program's three offices.

Responsible Agency:

Planning Department, Regional Municipality of Ottawa-Carleton (RMOC). The service is operated through a purchase of service agreement with a non-profit community service agency. The Region of Ottawa-Carleton serves as the administrating agency, based on a contractual agreement with the Dalhousie Health and Community Service Centre, effective through 1991. In turn, the Dalhousie agency has an agreement with another agency for the delivery of housing information services in the Vanier office.

Impetus:

The need for a permanently funded housing information service was identified by the Ottawa Regional Planning Department in 1987, and was subsequently endorsed by the Ottawa area Access to Permanent Housing Committee as their top priority. Social service providers and shelter workers demonstrated the benefits of accessible information to the homeless population, including households at risk of becoming homeless. During 1988-89, staff of the Region, the City of Ottawa, and the Ontario Ministry of Housing developed a plan for a community-based housing information service, following extensive consultations. In June 1989, the housing information service was approved by Regional Council.

Goals:

The primary objective of the service is to provide consumers with direct access to assistance and information about housing in the Regional Municipality of Ottawa-Carleton. The objectives are: to increase public awareness of social and private housing resources; to streamline and simplify the public's access to social housing; and to collaborate with community-based groups regarding the delivery of affordable housing and housing-related information services.

Years of Operation:

The establishment of the service was approved in principle by Council in 1987. Council approved the establishment of the service in June 1989. The service has been in full operation since December 1989, and is to operate as a pilot project until December 1991.

Municipal Initiative Fact Sheet

Cost:
The projected annual cost is $350,000. The total 1989 expenditure was $197,500, of which $50,000 was targeted for start-up costs. On the basis of a cost sharing formula, the annualized contributions are as follows: Province--$200,000; Regional Municipality--$100,000; and City of Ottawa--$50,000. A commitment to extend funding beyond 1991 will be made during the budget review process for 1992.

Provincial or Federal Involvement:
The service is funded by the Region, the City of Ottawa and the Government of Ontario. The Province will participate in a joint evaluation of the project in 1991.

Problems Encountered:
The need for the service was easily demonstrated. Problems arose regarding the model of service delivery related to the range of client needs. Alternate models were discussed, including a centralized single-office system and a more dispersed model with a series of smaller, specialized housing information offices. A compromise was agreed to, and the resulting hybrid model was established.

Number of Units Assisted/Produced:
Approximately 33% of inquiries are related to a housing search, either for subsidized or low income market housing. 18% of inquiries are related to landlord-tenant problems.

Similar Initiatives Operating Elsewhere:
Saskatoon, Montreal, Kitchener.

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Date: May 1990

Part III

Bibliographies

1. **The Municipal Role in the Supply and Maintenance of Low Cost Housing: An Annotated Bibliography of the Canadian Literature**

2. **Innovative State and Local Strategies for Low Cost Housing: A Bibliography of the Recent U.S. Literature**

The Municipal Role in the Supply and Maintenance of Low Cost Housing: An Annotated Bibliography of the Canadian Literature

Antolin, Mercedes Mompel (1989) *Single Room Occupancy Housing, Two Case Studies: Vancouver and Toronto*, Masters Thesis, School of Community and Regional Planning, University of British Columbia.

> Antolin briefly discusses the role of Single Room Occupancy (SRO) housing stock in the municipal housing policies of both Toronto and Vancouver. Her study includes historical evolution, unit characteristics, socio-economic characteristics of the residents and government policies. Toronto's early ambivalence has lately given way to improved licensing requirements and harmonization of the municipal regulatory by-laws. SROs continue to play only a residual role in Vancouver's housing policy and receive little active attention other than surveys of stock and residents. The policy focus in British Columbia has been on relocation of SRO tenants to social housing, while in Ontario efforts are made to protect and improve the stock.

Bish, Robert L. (1985) *Local Government in British Columbia*, Victoria, B.C.: School of Public Administration, University of Victoria.

> Bish describes the operation and the organization of local governments in British Columbia. He also briefly examines the normative role of these governments. In sketching the historical role of local governments including descriptions of municipal functions, mandates and policy-making activities, Bish identifies uncertainty and delay as particular concerns in the land use and regulation process.

Bladen, Katharine (1986) "Housing in Peel Region," *City Planning*, Fall, Vol. 4 No. 1, pp.51-53.

> In reviewing the regional government's role in housing in the Peel Region, Ontario, Bladen surveys the housing situation, the housing policies of member municipalities, and the need for affordable housing options.

Burchinshaw, Mark, David Jeu, and Peter Spurr (1985) *Survey of Municipal Housing Policy*, (Second draft) Ottawa: Canada Mortgage and Housing Corporation.

The authors synthesize the policies in eight housing areas from the larger municipalities across Canada. They base the paper on surveys conducted in 1985 seeking formal statements of municipal housing policy and activities. They summarize the results under the categories of social housing, physical conditions, rehabilitation, rental housing and affordability. In an appendix, they discuss in greater detail municipal housing activity in Quebec.

Bureau of Municipal Research (Toronto, Ont.) (1982) *A Case for Bachelorettes*, Toronto: Bureau of Municipal Research.

The Bureau's researchers examine the creation of and municipal response to illegal furnished suites in formerly one-family homes. Detailing the City of Toronto's response to bachelorette conversion beginning in the mid-1970s the report concludes with recommendations for municipal action. The Bureau makes the case that municipalities should legalize such suites as an appropriate response to the demand for low to moderate income rental housing.

Canada Mortgage and Housing Corporation (1986) *Facilitating Production of Affordable Housing through Regulatory Reform and Streamlining Approval Processes*, [*Prepared for the National Conferences of the Canadian Association of Housing and Renewal Officials, Toronto, 26-28 May, 1986, and the Federation of Canadian Municipalities, Hamilton, 2-5 June, 1986.*], Ottawa: CMHC.

Using examples from municipalities in the U.S. as well as Canada, CMHC examines the opportunities for regulatory reform designed to reduce the cost of housing. CMHC summarizis techniques to streamline the development approval process, and to modify development and building codes.

Canada Mortgage and Housing Corporation (1985) *Bibliography of Housing in Canadian Municipalities*, Ottawa: CMHC.

This CMHC bibliography lists articles, papers, and government documents on housing projects and policies in municipalities across Canada. Items fall into three categories: studies of particular housing projects; housing studies completed for various municipalities; and housing policy statements from municipalities.

Carter, Tom and Ann McAfee (1990) "The Municipal Role in Housing the Homeless and Poor," in George Fallis and Alex Murray (eds.) *Housing the Homeless and Poor: New Partnerships among the Private, Public and Third Sectors*, Toronto: University of Toronto Press, pp.227-262.

Carter and McAfee review the role of the Canadian municipality in providing housing for low income households. They trace traditional municipal housing activites, including constraints to action. The authors discuss municipal involvement in social housing in terms of three models: reactor; facilitator; and comprehensive developer. Citing Canadian and American examples of different types of municipal actions ranging from information and lobbying to public/private partnerships, Carter and McAfee conclude that there is scope for greater municipal involvement in low cost housing. Strengthening this involvement includes adopting a range of roles, redefining municipal authority, taking an innovative approach, and making a stronger political commitment to meeting the housing needs of low income and homeless people.

Corke, Sue, Heather Lang-Runtz, and John Wood (1988) "Municipalities Co-operating with Ontario's Ministry of Housing: Stories of Partnership with Ottawa, Toronto, and Peterborough," *Canadian Housing*, Winter, Vol. 5 No. 4, pp. 20-28.

The authors describe the first agreements reached in Ontario between the Province and the municipalities in response to Ministry of Housing initiatives to enlist the cooperation of local councils in proactive support of affordable housing initiatives. Provincial/municipal partnership agreements are intended to take advantage of locally based opportunities which are matched, where necessary, with provincial resources. The authors view the agreements signed in Ottawa, Toronto, and Peterborough as indicators of a new era of responsive and cooperative approaches to municipal concerns.

Cullingworth, J.B. (1987) *Urban and Regional Planning in Canada*, New Brunswick, N.J.: Transaction Books.

Cullingworth provides a broad review of urban, regional, economic and environmental planning in Canada. He summarizes the roles of the three levels of government and the nature and implementation of urban plans. He also furnishes the statutory provisions for municipal government with illustrative examples and a description of the various instruments of zoning.

Cybriwsky, Roman A., David Ley, and John Western (1987) "The Political and Social Construction of Revitalized Neighbourhoods: Society Hill, Philadelphia, and False Creek, Vancouver," in Neil Smith and Peter Williams (eds.) *Gentrification of the City*, Boston: Allen and Unwin, pp. 92-120.

The authors present a comparative study of the revitalization of two older neighbourhoods in North American cities. The analysis attributes the process to major shifts in the urban economy, demographic changes and changing tastes in life-styles. It also emphasises the often overlooked ability of organized interest groups to define the character of revitalization and notes that in both cases a small number of individuals had a major impact on established urban trends. The work also briefly examines the role of municipal government in developing low cost housing.

Daly, Gerald (1988) *A Comparative Assessment of Programs Dealing with the Homeless Population in the United States, Canada and Britain*, Ottawa: CMHC.

Daly describes and compares programs for the homeless in the United States, Canada and Britain. Sections of the report deal with the role of various Canadian municipalities in the provision of housing or support services, and it concludes with recommendations for municipal policies and programs.

Donegani, C.L. (1987) *Local Government and the Housing Needs of Older Urban Canadians: The Vancouver, British Columbia Case*, UBC Planning Papers, CPI #23, Vancouver: School of Community and Regional Planning, University of British Columbia.

Donegani examines the housing needs of older Canadians and the municipal role in providing housing options for seniors in the Vancouver context. The author contends that senior citizens are a very heterogeneous group. Municipal housing and residential development policies should recognize the need for a variety of housing options through zoning and neighbourhood design and through their planning processes.

Fallis, George (1985) *Housing Economics*, Toronto: Butterworths.

In Chapter 9 of this book, Fallis offers an overview of housing policy in Canada. In his analysis of provincial housing policy, he notes the provincial relationship to local government and the role of local government in housing through land use regulations.

Gilbert, Leslie (1989) *Housing Trends and the Role of Public Policy in Generating Homelessness: A Case Study of Vancouver, British Columbia*, Masters Thesis, School of Community and Regional Planning, University of British Columbia.

Gilbert includes an analysis of the extent to which City of Vancouver policy actions and inactions have contributed to the problem of homelessness. The analysis concludes that at municipal and provincial government levels, policy decisions favour the owners of private property over renters and reflect a reluctance to interfere with free market principles. Following this analysis, the author makes recommendations to the municipal government for ameliorative actions .

Gladki, John (1986) "An Island in Search of an Ocean: Housing Issues in the City of Toronto," *City Planning*, Fall, Vol. 4 No. 1, pp. 47-50.

Gladki asserts that, in addressing the affordability crisis, municipal planners must focus on the existing stock of housing in an essentually built-up urban area. The city plan must include a target proportion of rental dwellings and measures to control condominium conversions, demolitions, and luxury renovations. Gladki also suggests the acquisition and rehabilitation of existing rental stock by the non-profit and public sectors.

Goldberg, Michael and Jonathan Mark (1985) "The Roles of Government in Housing Policy," *Journal of the American Planning Association*, Vol. 51 No. 1, pp. 34-42.

Goldberg and Mark describe in detail the roles of the federal, provincial, regional and local governments in the housing sector in Canada. They compare the Canadian approaches with those in the United States to determine if Canadian decentralization is more effective for developing and implementing housing policies and programs. The authors conclude that, although each country can contribute useful ideas to the other, the differences in institutional settings raise doubts about wholesale borrowing.

Gram, Margo (1981) *The Influence of Zoning on the Location of Multiple Family Development*, Masters Thesis, School of Community and Regional Planning, University of British Columbia.

Gram provides a statistical analysis of factors influencing the location of multiple-family housing with the object of defining the significance of zoning on location. The study analyses multiple housing starts in Vancouver in 1975. The results of the analysis indicate that the zoning variables which determined the supply of developable land were overwhelmingly dominant over other factors such as availability of services, topography, and local demand.

Hendrick, Colleen (1989a) *Evaluation of City Living's Rooming House Program*, Ottawa: Social Housing Branch, Department of Housing and Property, City of Ottawa.

Hendrick evaluates three of City Living's rooming houses in the City of Ottawa. She also includes a brief analysis of the role of the municipal government in the provision of rooming house accommodation for singles and a variety of policy, program and administrative recommendations.

Hendrick, Colleen (1989b) *Strategic Housing Plan for Homeless Single Adults*, Ottawa: City of Ottawa.

In this report, Hendrick presents a strategic housing plan for single adults in Ottawa-Carleton. She examines existing provincial and municipal housing initiatives in Ottawa and makes a number of broad strategic recommendations with many directed towards various municipal and metropolitan departments.

Huhtala, Kari (1986) *City Land and Social Housing: Vancouver*, Vancouver: School of Community and Regional Planning, University of British Columbia.

Huhtala investigates the Vancouver land-lease approach to affordable housing as an alternative to building its own social housing and the potential of that approach to supply affordable housing. The City has made a significant contribution to affordable housing through this approach, but has relied on lands it accumulated in the early 1900s. When those lands are exhausted, the City must confront the problem of competing demands for funds that it has previously avoided. It is unclear how the City will continue its commitment to social housing.

Hulchanski, J.D. (1990) *Maintaining Low Rent Central Area Housing Stock: A Survey of Innovative North American Municipal Initiatives*, Vancouver: Centre for Human Settlements, University of British Columbia.

Prepared as a companion document to the previous study, this report describes a range of innovative municipal initiatives from across North America designed to preserve existing low rent housing stock in inner city areas. It presents examples for regulatory options, subsidy options for both existing and new stock, and public/private partnership options.

Hulchanski, J.D. (1989) *Low Rent Housing in Vancouver's Central Area: Policy and Program Options*, Vancouver: Centre for Human Settlements, University of British Columbia.

> Hulchanski investigates the policy and program options for the City of Vancouver in maintaining the existing stock of low cost housing, particularly residential hotels and rooming houses in the central area of the City. He recommends three policies, as well as a package of program options falling into five categories consisting of protection of the tenants, protection of the stock, rehabilitation of or addition to new stock, financing initiatives, and organizational initiatives. Many of these options represent a new role for the City in housing.

Hulchanski, J.D. (1982) *Making Better Use of the Existing Housing Stock: A Literature Review*, Toronto: Ontario Ministry of Municipal Affairs and Housing.

> Hulchanski's paper is part of a major study investigating urban residential conservation and intensification strategies. (The bibliography lists other sections of the study elsewhere.) In reviewing the literature he divides it into three sections: factors affecting demand; factors affecting supply; and patterns and impacts of residential conservation and intensification activities. Section II.4 summarizes the literature on the municipal regulatory framework and the ways in which regulation constrains conversion, infill, renovation, and rehabilitation.

Kiernan, Matthew J. (1990) "Urban Planning in Canada: A Synopsis and Some Future Directions," *Plan Canada*, Vol. 30 No. 1, pp. 11-22.

> Through an historical review of Canadian urban planning, the author demonstrates that municipal planning mandates are typically confined to the control of physical land use and the regulation of buildings. This is due to the local government context which generally dictates against an interventionist role for governments. Kiernan asserts that planning should be at the core of the entire strategic and corporate planning functions for local governments, otherwise they will continue to be spectators in urban policy-making.

Klein and Sears Research and Planning Limited et al. (1983) *Study of Residential Intensification and Rental Housing Conservation; Residential Intensification and Future Housing Needs: Municipal and Provincial Policies and Regulations*, Volume 8, Toronto: Ontario Ministry of Municipal Affairs and Housing, and the Association of Municipalities of Ontario.

> Klein and Sears consider five intensification models in relation to the critical aspects of municipal by-laws, the building code and the development and building approval processes. The forms of intensification examined are those which involve little or no demolition of existing buildings and intensified use of single

family dwelling lots and the open space around apartment high-rises. The study looks at the opportunities and constraints, specifically those in existing municipal and provincial legislation.

Lane, William T. (1988) "A Frame of Reference -- After Entrenchment: The Consequences for Local Government", in Hilda Symonds and H. Peter Oberlander (eds.) *Meech Lake: From Centre to Periphery: The Impact of the 1987 Constitutional Accord on Canadian Settlements: A Speculation*, pp. 28-41. Vancouver: Centre for Human Settlements, University of British Columbia.

Lane's essay, as well as the book's Part 4, "Local Government Today and Tomorrow," supplies useful background material to the issue of municipal powers and responsibilities.

Lapointe, Linda (1986) "Housing in the Toronto Region," *City Planning*, Vol. 4 Issue 1, Fall, pp. 42-46.

In an article outlining housing trends and issues, the author concludes that, while municipalities have a role to play in affordable housing by preserving existing stock through various regulatory mechanisms, monitoring trends, and building public non-profit housing, the real need is for a regional housing strategy.

Lee, Janet (1989) *Responding to Future Housing Needs: Residential Intensification in Single-Family Neighbourhoods*, Masters Thesis, School of Community and Regional Planning, University of British Columbia.

In this paper, Lee studies the issue of residential intensification and the responses of municipalities in Greater Vancouver to planned and unplanned intensification.

Lee, Janet (1988) *Helping to House Our Citizens: A Policy for Social Housing in the City of North Vancouver*, North Vancouver: Development Services, City of North Vancouver.

Lee examines the role of senior and municipal governments in housing and proposes a social housing policy for the City of North Vancouver. She proposes six roles for the municipal government in housing: maintaining a land inventory; ensuring the availability of land; setting targets for social housing; creating opportunities for alternative forms of housing; preserving existing affordable housing stock; and advocating social housing. Sections 4 and 7 directly address the question of the municipal role in housing.

Levin, Earl A. (1985) *A Model for Joint Public Sector/Private Sector Participation in Core Area Housing Development and Core Area Revitalization*, Report No. 8, Winnipeg: Institute of Urban Studies.

> Levin outlines a financial and organizational model for the North Portage project of the Winnipeg Core Area Initiative. The core area development initiative recognizes that affordable housing must be a significant feature of revitalization. The model proposed involves all three levels of government and the private sector in concerted action to implement a plan developed by a non-profit agency representing the affected neighbourhoods. The purpose of the model is to overcome some of the weaknesses of existing finanical and organizational arrangements for housing development.

Ley, David (1985) *Gentrification in Canadian Inner Cities: Patterns, Analysis, Impacts and Policy*, Vancouver: Department of Geography, University of British Columbia.

> Chapter 5 entitled "Inner City Gentrification and Municipal Policy" reviews the politics of residential intensification and gentrification in several Canadian cities. The author provides an account of neighbourhood activities, municipal politics, and resulting municipal policies. The chapter discusses the political and technical pros and cons of various policy options.

Ley, David (1981) "Inner-city Revitalization in Canada: A Vancouver Case Study," *Canadian Geographer*, 25, pp. 124-148.

> Ley observes the social, economic and physical dynamics of Vancouver's Kitsilano neighbourhood in a period of development pressures in the 1970s. After reviewing neighbourhood and municipal responses to the issues, he concludes that the municpality is limited in its ability to reposnd effectively to development pressures.

"Local Responses" (1990) *Canadian Housing*, Vol.4 No.1, pp. 42-49.

> Eight Canadian mayors describe their views on local government responsibility for housing and relate specific initiatives or approaches being implemented in their municipalities.

Magnusson, Warren, and Andrew Sancton (1983) *City Politics in Canada*, Toronto: University of Toronto Press.

> In their introduction, Magnusson and Sancton provide an overview of the history of the development of Canadian urban government. Municipal government found

its original function in management of property and in services to property. Urban politics reflected and shaped this mandate, to such an extent that the interests of propertied citizens have prevailed in municipal policy to the detriment of low income citizens, particularly in areas like affordable housing.

Makuch, S.M. (1986) "Urban Law and Policy Development in Canada: The Myth and the Reality," *Labour Law and Urban Law in Canada.* Canada: Minister of Supply and Services Canada, pp.167-191.

Makuch studies the role of municipal governments in urban policy-making in Canada. He argues that urban policy is in fact made by the private sector and senior levels of government. Reforms which incorporate more discretionary control over development by municipalities amount to tinkering. Lack of financial resources and limitations on municipal authority mean that local governments are unable to control urban policy effectively.

McKay, Lauri A. (1989) *The Municipal Role in Housing: A Case Study of Burnaby, British Columbia*, Masters Thesis, School of Community and Regional Planning, University of British Columbia.

McKay introduces this study with an account of the municipal role of housing in Canada. Subsequent chapters examine specific municipal policies in relation to the advancement of affordable housing. The paper traces the lifecycles of recurring housing problems in Burnaby and identifies the way in which policies responded to, resolved, or recreated the problems.

Melamed, A., J. Schaecter and M. Emo (1984) "The Effects of Forced Relocation in Montreal," *Habitat*, Vol. 27 No. 4, pp. 29-36.

The authors survey the impacts of municipal urban redevelopment programs in Montreal during the 1950s and 1960s as a prelude to a discussion of municipal housing policy in Montreal.

Melliship, Kaye Staniforth (1985) *The Contribution of Theories of the State in Analyzing Local Government Initiatives: The City of Vancouver's Housing Actions 1900-1973*, Masters Thesis, School of Community and Regional Planning, University of British Columbia.

Melliship adopts a theoretical approach to the issue of the municipal role in housing. She describes various theories of the role of the state in a capitalist

society and distinguishes the ways in which the state fulfills its role. She examines the City of Vancouver's role in housing from 1900 to 1973 from this perspective.

Metropolitan Toronto Planning Department, Policy Development Division (1987) *Metropolitan Plan Review: Housing Trends 1976-1986*, Toronto: Municipality of Metropolitan Toronto.

This document surveys the housing situation in Metro Toronto in terms of the market conditions, municipal housing programs, housing projections, and existing and proposed policies.

Metropolitan Toronto (1983) *Task Force on Housing for Low Income Single People: Final Report*, Toronto: Municipality of Metropolitan Toronto.

In Chapter 4, entitled "Recommendations and Implementation Strategies," the Task Force makes extensive suggestions for actions by municipal governments.

Miller, Robert M. (1982) *Bonusing Downtown Housing: An Evaluation of Goals and Means*, Masters Thesis, School of Community and Regional Planning, University of British Columbia.

The goal of encouraging downtown housing through bonusing includes a broadening of lifestyle options. Affordability is one of the criteria defining broadened options. Miller examines the rationale for promoting downtown housing, the potential effectiveness of bonusing systems, and other mechanisms that might complement or replace bonus systems. He suggests that the effectiveness of bonusing makes it worthy of consideration.

Montreal (1989) *Habiter Montreal: A Policy Statement on Housing*, Montreal: City of Montreal.

This report identifies the City of Montreal's major housing objectives and priorities for the next five to 10 years. It establishes the framework for municipal involvement in housing and details objectives and strategies for the municipal administration. The policy document outlines a wide range of measures including pilot projects, studies, programs, by-laws, and lobbying of other levels of government and the private sector.

National Tripartite Group (1989) *Affordability and Choice Today: Discussion Paper on Regulations Related to Housing Affordability, Choice, Quality and Innovation*, Ottawa: Energy Pathways Inc.

Affordability and Choice Today (A.C.T.) is a group committed to stimulating regulatory reform action in residential construction. This discussion paper provides background and summarizes information gathered through a literature review, interviews, and group meetings. Areas targeted for reform include land development standards and land development approval, building permit and inspection processes. The paper contains examples of existing regulations from numerous Canadian municipalities.

Newman, Lynda Henry (1986) *Municipal Non-Profit Housing: Winnipeg Housing Rehabilitation Corporation*, Occasional Paper No. 13, Winnipeg: Institute of Urban Studies.

Newman evaluates a municipal corporation set up to acquire, rehabilitate, and sell, rent or lease-purchase housing to limited-income residents. She focuses on the agency's rationale and ability to achieve its objectives under existing government programs and financing. She found that the corporation's flexible mandate was important to its successes, but that a lack of stable government funding made planning difficult and rendered its longer term survival uncertain.

Newman, Lynda Henry (1982) *A Matter of Managing an Inner City Resource: Using Existing Buildings in Inner City Areas to Provide Low income Housing*, Masters Thesis, Regional Planning and Resource Development, University of Waterloo.

Newman describes municipal planning policy and government housing programs as they relate to the provision of low income housing in urban areas. She concludes that low- income housing in the city core can be increased through policies and programs relating to the use of existing building stock. Sections 2.4 and 5.1.3 present her findings on municipal planning approaches toward "managing reinvestment."

Ontario Ministry of Housing (1988) *More Than Just a Roof: Action to End Homelessness in Ontario. Final Report of the Minister's Advisory Committee on the International Year of Shelter for the Homeless*, Toronto: Ontario Ministry of Housing.

Chapter 3 of this report scrutinizes the role of government in building affordable housing. Recommendations to local government address the methods of dealing with the "NIMBY" syndrome, the need for regulatory reform, the high cost of land, and a variety of measures to preserve and enhance the stock of affordable rental accommodation.

Ontario Ministry of Housing and Ministry of Municipal Affairs (1989) *Policy Statement: Land Use Planning for Housing: A Statement of Ontario Government Policy Issued under the Authority of Section 3 of the Planning Act 1983*, Toronto: The Ministries.

> The policy statement requires that all planning jurisdictions consider the implications of their actions on the availability of housing to meet future local, regional and provincial needs. It concentrates upon official plan policy, zoning provisions, and development approval processes undertaken under the Planning Act. It attempts to address the need for affordable housing through the supply of land, the land use planning approval process, the regulation of the range of housing types, and the use of existing stock and developed land.

Ontario Task Force on Roomers, Boarders and Lodgers (1986) *A Place to Call Home: Housing Solutions for Low income Singles in Ontario*, Prepared for the Hon. Alvin Curling, Minister of Housing, Toronto: The Task Force.

> The Task Force regards the housing system in relation to low income singles in Ontario and makes recommendations for action at each level of government. The recommendations address protection for the homeless, protection for roomers and boarders, protection for owners and operators, economics and affordability, preservation of the existing stock, provision of new housing, support services and effective program implementation.

Ottawa Department of Community Development (1987) *Residential Discussion Paper*, Discussion Paper Series, No. 2.3, Ottawa: City of Ottawa.

> Within the context of projected housing needs to the year 2000 the discussion paper outlines alternative policy approaches for the City of Ottawa. The three fundamental issues include: meeting all future housing demand, satisfying affordable housing needs, and providing energy efficient residential land use. After evaluating change versus no change approaches, it recommendsa direction for municipal policy development.

Ottawa Mayor's Task Force on Housing (1985) *More Affordable Housing for Ottawa: Report of the Mayor's Task Force on Housing*, Ottawa: City of Ottawa.

> The Task Force makes a total of 23 recommendations to improve the housing situation in Ottawa. Some of the recommendations apply to municipal policy and others to federal or provincial policy. At the municipal level, the Task Force recommends the acquisition of existing rental units, which are much cheaper than new ones. It also proposes that rents in the City's publicly owned units be geared either to the market or to income.

Peter Barnard Associates (1985) *Under Pressure: Prospects For Ontario's Low-Rise Rental Stock [A Report Prepared for the Ontario Ministry of Municipal Affairs]* Toronto: Peter Barnard Associates.

> The authors examine low-rise (under 5 stories) rental buildings with three or more units as part of the Ministry's follow-up to a major study of residential intensification. (Reports in this study are included elsewhere in the bibliography.) They concluded that such rental buildings are in need of protection because they represent a significant proportion of housing in the province, especially for low income households, and because they are threatened by deterioration and redevelopment. In the future, policies for this sector should recognize that the owners are significantly different from large-scale residential landlords. The report makes recommendations for controls and incentives to preserve this form of housing.

Seto, Debbie W.H. (1987) *Condominium Conversion Regulations in British Columbia*, Masters Thesis, School of Community and Regional Planning, University of British Columbia.

> Seto analyzes municipal condominium conversion regulations in British Columbia to evaluate their effectiveness in addressing concerns about the loss of rental housing. Although municipalities have broad powers to regulate condominium conversions, the philosophical issue of private property rights has caused local government to regulate to ensure compensation for displaced tenants rather than to preserve rental housing stock. Chapter 5 outlines condominium regulation objectives and improved policies.

Stanbury, W.T., and J.D. Todd (1990) *The Housing Crisis: The Effects of Local Government Regulation*, Vancouver: The Laurier Institute.

> Stanbury and Todd study market and housing supply effects of two sets of regulations enacted by the City of Vancouver. They conclude that the new policy regarding illegal suites will have an ambiguous effect on the supply of rental housing, and will very likely make both rental and homeownership more expensive. Their findings on the effects of regulations designed to control "monster" house development are also ambiguous. The analysis of effects focuses on the "externalities" of market repercussions and neighbours complaints.

Symonds, Hilda, and H. Peter Oberlander, eds. (1988) *Meech Lake: From Centre to Periphery: The Impact of the 1987 Constitutional Accord on Canadian Settlements*, Vancouver: Centre for Human Settlements, University of British Columbia.

Symonds and Oberlander present the proceedings of a seminar of the same title. The document represents an overview of the Meech Lake Accord's significance for the government of urban centres. Andrew Sancton's study examines the Accord's relevance for social service delivery by different government levels.

Toronto Alternative Housing Subcommittee (1985) *Off the Streets: A Case for Long-Term Housing*, Toronto: City of Toronto.

The Subcommittee reports on the success of an experimental program to move homeless single men into long term housing in a staged and supportive manner. The program made use of an outreach worker at an emergency shelter which became the entry point for the program, a second, longer term shelter, a variety of group living units in the City's housing portfolio and elsewhere, and a program of assisted preparation and housing search. The program showed considerable success in that 38 of 46 men are still in long-term housing, and they report better attitudes and sense of confidence in their lives.

Toronto Housing Policy Review Committee (1986) *Living Room II: A City Housing Policy Review*, Toronto: City of Toronto.

Superseding *Living Room I* (1973), the policy review presents a housing strategy for the City of Toronto for the next 10 years. In the context of a brief historical perspective of housing trends and government intervention, the Committee offers numerous detailed policy recommendations. These include: making more effective use of financial, land and staff resources; integrating municipal regulatory controls with housing policy objectives; improving the focus of internal municipal processes; and plugging the gaps in the current program.

Toronto Planning and Development Department (1987) *Assisted Housing: Options for Private Sector Involvement, and Section 36 Guidelines*, Toronto: City of Toronto.

The Department examines tools available to the municipality to encourage private sector involvement in assisted housing. It reviews the City of Toronto's existing policies and initiatives to promote private sector involvement in the provision of assisted housing. Based on an examination of previous experience in Toronto and in other Canadian municipalities, it assesses incentive and exaction options, recommending incentives.

Urban Development Institute (1990) *The Provision of Affordable Rental Housing*, Submission to the B.C. Minister of Social Services and Housing, Vancouver: Urban Development Institute.

This brief provides a detailed analysis of the rental housing market in the Vancouver region and the current "housing crisis". It makes a number of recommendations to the provincial, federal and particularly the municipal government to address the crisis.

Vancouver Planning Department (1988) *Housing: [A Collection of] Articles from the Quarterly Review*, Vancouver: City of Vancouver.

This collection of articles from the Planning Department's publication, Quarterly Review (which is no longer published), spans the years 1974 to 1987. The articles cover a wide variety of housing topics in the Vancouver context.

Vancouver Planning Department (1985) *Affordable Housing Programs in Other Cities and Applicability to Vancouver*, Vancouver: City of Vancouver.

The Planning Department summarizes the findings of a review of central city affordable housing programs in Seattle, San Fransisco, and Toronto, as well as their similarities and differences when compared to the Vancouver situation. All three of the cities are dealing with reduced senior government funding for housing, and in response they are turning to "inclusionary" programs and the private sector. The Department recommends further investigation of the feasibility of these options for Vancouver.

Innovative State and Local Strategies for Low Cost Housing: A Bibliography of the Recent U.S. Literature

Achtenburg, Emily P. (1984) *Preserving Affordable Rental Housing in Boston: An Analysis of Recent Market Trends and Regulatory Policies*, Boston: Boston Rent Equity Board and the Mayor's Housing Advisor.

Alterman, Rachelle, ed. (1988) *Private Supply of Public Services: Evaluation of Real Estate Exactions, Linkage and Alternative Land Policies*, New York: New York University Press.

Baker, Kermit, Denys-Martin Chamberland and Sally Saltzbart (1986) *Creative Financing Techniques for Producing Housing for Low- and Moderate-Income Households*, Working Paper W86-3, Cambridge, Ma.: Joint Centre for Housing Studies of the Massachusetts Institute of Technology and Harvard University.

Barnes, William R. (1987) *A Time to Build Up: A Survey of Cities About Housing Policy*, Research Report, Washington, D.C.: National League of Cities.

Berenyi, Eileen B. (1989) *Locally Funded Housing Programs in the United States: A Survey of the 51 Most Populated States*, New York: Community Development Research Centre, New School for Social Research.

Bergman, E.M., ed. (1986) *Local Economics in Transition: Policy Realities and Development Potentials*, Duke Press Policy Studies, Durham: Duke University Press.

Best, Steven L. (1985) *Housing Rehabilitation: An Updated Bibliography*, Monticello: Vance Bibliographies.

Bonnet, Alvin and Jaime Bordenave (1985) *Resident Controlled Housing*, San Francisco: The Low Income Housing Fund.

Bowsher, Prentice (1980) *People Who Care: Making Housing Work for the Poor*, Washington, D.C.: Prentice Bowsher Associates.

Brooks, Mary E. (1988) *Developing Housing Trust Funds*, Housing Trust Fund Project, Washington, D.C.: Center for Community Change.

Brower, Bonnie (1989) *Missing the Mark: Subsidizing Housing for the Privileged, Displacing the Poor: An Analysis of the City's 10-Year Plan*, New York: Association for Neighborhood and Housing Development Inc., and the Housing Justice Campaign.

Burchell, Robert W. (1990) *Preservation Actors--Past and Present*, Washington, D.C.: Fannie Mae Annual Housing Conference (mimeographed).

Burns, Leland S. and Leo Grebler (1986) *The Future of Housing Markets: A New Appraisal*, New York: Plenum Press.

Bussard, Ellen (1981) *Neighborhood Housing Rehabilitation*, Washington, D.C.: HUD Neighborhood Housing Office.

Centre for Public Dialogue (1989) *Affordable Housing: A Missing Link*, Kensington, Maryland: Centre for Public Dialogue.

Centre for Urban Economic Development (1988) *Linked Development in U.S. Cities: Description of Policy Efforts With a Brief Discussion of Critical Issues*, Chicago, Il.: The University of Illinois at Chicago.

Christensen, Karen, Michael Smith-Heimer and Ayse Pamuk (1988) *Local Government Response to Severe Reductions in Federal Funding for Low-Income Housing*, Working Paper No. 490, Berkeley, Ca.: Institute of Urban and Regional Development, University of California at Berkeley.

Clay, Phillip L. (1987) *At Risk of Loss: The Endangered Future of Low-Income Rental Housing Resources*, Washington, D.C.: Neighbourhood Reinvestment Corporation.

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Council on Development Choices for the '80s (1982) *The Affordable Community: Adapting Today's Communities to Tomorrow's Needs*, Washington D. C.: Urban Land Institute.

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Downs, Anthony (1988) *A Strategy for Designing A Fully Comprehensive National Housing Policy for the Federal Government of the United States*, Cambridge, Ma.: Massachusetts Institute of Technology Housing Policy Project.

Fannie Mae Annual Housing Conference [Washington, D.C.] (1989) *Translating Housing Needs into Shelter: Strategies for the 1990's*, [Proceedings of the Conference] Washington, D.C.: Fannie Mae Annual Housing Conference.

Fern Tiger Associates (1984) *Mutual Self-Help Housing Rehabilitation*, Fern Tiger Associates.

Fitzgerald, Randall (1988) *When Government Goes Private: Successful Alternatives to Public Services*, New York: Universe Books.

Florida, Richard L., ed. (1986) *Housing and the New Financial Markets*, New Brunswick, N.J.: Center for Urban Policy Research.

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Hershey, Stuart S. and Carolyn Garmise (1983) *Streamlining Local Regulations: A Handbook For Reducing Housing and Development Costs*, Washington, D.C.: International City Management Association.

Huttman, Elizabeth and Willem van Vliet--, eds. (1988) *Handbook of Housing and the Built Environment in the United States*, New York: Greenwood Press.

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Los Angeles Blue Ribbon Committee for Affordable Housing (1988) *Housing Los Angeles: Affordable Housing for the Future*, Los Angeles: City of Los Angeles.

Mallach, Alan (1984) *Inclusionary Housing Programs: Policies and Programs*, New Brunswick, N.J.: Center for Urban Policy Research.

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Nathan, Richard P., Fred C. Doolittle, and Associates (1983) *The Consequence of the Cuts: The Effects of the Reagan Domestic Program on State and Local Governments*, Princeton: Princeton University Urban and Regional Research Center.

National Association of Home Builders of the United States (1986) *Low- and Moderate-Income Housing: Progress, Problems and Prospects*, Washington, D.C.: The Association.

National Association of Housing and Redevelopment Officials (1988) *Assistance for Homeless Persons: A NAHRO Resource Book for Housing and Community Development Agencies*, Washington, D.C.: The Association.

National Housing Task Force [Washington, D.C.] (1988) *A Decent Place to Live*, Washington, D.C.: National Housing Task Force.

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Nenno, Mary K. and George S. Colyer (1988a) *New Money and New Methods: A Catalog of State and Local Initiatives in Housing and Community Development*, Washington, D.C.: National Association of Housing and Redevelopment Officials.

Nenno, Mary K. and George S. Colyer (1988b) *New State and Local Initiatives in Housing and Community Development: What Do They Mean for the Future?* Washington D.C.: National Association of Housing and Redevelopment Officials.

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Noonan, Rosemarie (1979) *Innovations for Housing Renovation*, Tarrytown, N.Y.: Center for Community Development and Preservation.

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Rogel, Stuart L. and Steve Weitz (1984) *Land for Housing: How Local Governments Can Help Increase Supply*, Washington, D.C.: Urban Land Institute.

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Appendix

A. List of Participating Agencies

B. Ontario Provincial Policy Statement on Land Use Planning for Housing

Appendix A

List of Participating Agencies

V. Abraham, Director
Local Planning
City of Hamilton

Judy Aizer, Supervisor
Building Permits and Inspections
City of Toronto

Beverly Allen, Director
Policy & Legislative Services
Association of Municipalities of Ontario

Jim Anderson, Manager
Land Department
City of Calgary

Eleanor Atienza, Senior Planner
Planning Department
District of Surrey

Jon K. Atkins, Commissioner
Planning Department
City of Windsor

Michael Bacon
Architectural/Development Manager
Winnipeg Core Area Initiative

Richard Bagley
Administrative Officer
Fredericton Non Profit Housing Corporation

Henry Baier, Manager
Joint Venture Projects
Department of Housing and Property
City of Ottawa

D.A. Bayer, Director
Planning and Development
City of Dartmouth

Rick Beaupre, Executive Director
Housing Division
Alberta Municipal Affairs

Marga Betz
Manager, Policy Planning
Township of Richmond

Mark Bostwick
District of North Vancouver

Dan Burns, Commissioner
Housing Department
City of Toronto

Marni Cappe
Housing Policy Manager
Planning Department
Regional Municipality of Ottawa-Carleton

Lynn Carpenter, Projects Officer
Policy and Planning Division
Community Services Dept.
The Municipality of Metropolitan Toronto

Ernie Clarke, Director
Planning Services
Nova Scotia Department of Housing

Denis Cole
Acting General Manager
Planning and Development
City of Edmonton

Ron Cope, City Planner
Planning & Development Department
City of Saskatoon

Fabian Cournoyer, Surintendant
Service de l'habitation et du developpement urbain
Module habitation - developpement

Daniel Cowin, Economist
Municipal Finance Branch
Ontario Ministry of Municipal Affairs

Richard Danziger, Director
Planning
City of Fredericton

Gabriel Deschambault
Service de l'habitation et du developpement urbain
Module des Permits

Nicholas Dobbing
Housing Policy Planner
Planning and Development Department
City of Kitchener

Cassie Doyle, Senior Policy Officer
Social Housing Policy and Programs
City of Ottawa

Al Ducharme, General Manager
Winnipeg Housing Rehabilitation Corp.

Jocelyn Duff, architecte
Direction de l'analyse et de la recherche
Societe d'Habitation du Quebec

Jim Duke, Housing Coordinator
Planning and Development
City of Dartmouth

Fred Eberman, Director
Planning and Coordination
Prince Edward Island Housing Corporation

Graham Farstad, Planner
City of New Westminister

Kent W. Fletcher
General Manager
Edmonton Housing Authority

Patricia French
City of Vancouver
Planning Department

Sybil Frenette, Director
Housing
Department of Planning & Development
City of Kitchener

A.L. Georgleff, Director
Local Planning
Planning and Development Department
Regional Municpality of Hamilton-Wentworth

Pierre-Paul Gingras, Division Chief
Housing and Planning
Ville de Quebec

Cameron Gray
Deputy Manager, Properties
Housing and Properties Department
City of Vancouver

Bev Grieve, Planner
Planning and Building Inspection Department
District of Burnaby

Linda Hart
Neighbours Pilot Project
Housing Department
City of Toronto

Samuel R. Head
Dryden, Smith & Head
Planning Consultants Ltd.
Kitchener, Ontario

Jake Heron, President
Northwest Territories Housing Corporation

Byron Hill, General Manager
Metropolitan Toronto Housing Authority

Linden Holmes, Third Sector Liaison Officer
Department of Housing and Property
City of Ottawa

Alan Hopper, Planner
District of Saanich

Lucie Howell, Manager
Marketing and Tenant Placement
Metro Toronto Housing Company Limited

Nancy Hughes
Community Programs Division
Dept. of Environmental Planning

Carl Isenburg, Senior Manager
Ontario Ministry of Revenue
Special Properties Branch

John Jessup, Manager
Housing Strategy Group
Housing and Properties Department
City of Vancouver

Richard Kachur
Housing Market Analyst
Manitoba Housing

Cheryl Kathler, Social Planner
City of North Vancouver

Neil Kowlessar, Acting Manager
Community Programs Division
Department of Environmental Planning
City of Winnipeg

Daryl Kreuzer
Housing and Policy Planner
Community and Family Services
City of Edmonton

Ann LaPorte
Administrative Assistant
Commissioner's Office
City of Ottawa Non Profit Housing Corporation

Yeeseng Lee, Director
Housing Information and Business Performance Services
City of Ottawa

Rae Lukey
Housing Policy Coordinator
Community Services, Parks and Recreation
City of Regina

Richard J. Matthews, Director
Planning Division
City of Halifax

M. James McGregor
Directeur, développement
Societe D'habitation et de Développement de Montréal

Lisa Meyers, Planner
Policy and Research Division
City of Etobicoke

Phil Mondor, Planner
City of Vancouver

Peter Moore, Senior Planner
Planning Department
City of Scarborough

Carolyn Morrison, Social Planner
Township of Richmond

Donald Murphy, City Manager
City of Halifax

C. Robert Noseworthy
Chairman and C.E.O.
Newfoundland & Labrador Housing Corporation

Jake Pauls
Regional Director for Western Canada
Winnipeg Habitat for Humanity

Stan Peakman, Land Manager
Land Department
City of Saskatoon

Dennis Peck, Manager
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Appendix B

Ontario Provincial Policy Statement on Land Use Planning for Housing

The Province of Ontario has been exploring ways to address its sometimes acute housing problems and has sought an ever increasing place for municipal government in housing. It recently passed mandatory legislation and created government initiatives that require municipalities to respond with new administrative procedures. The most innovative of these is the *Land Use Planning for Housing Policy Statement,* 1989, which for the first time explicitly includes social objectives in the land use planning process.

The *Policy Statement* describes how housing issues are to be addressed by planning jurisdictions in Ontario through such instruments as official plan policy, zoning provisions and the development approval process. The Planning Act, 1983, provides the legislative basis for the province to issue formal policy statements on matters of land use planning. Such statements are to deal with matters that relate to the province's responsibility for protecting the overall public interest. The specific issues addressed by the Land Use Planning Statement are:

- the supply of land for residential development;
- the land use planning approval process;
- the land use standards that regulate the range of housing types that can be provided; and
- the effective use of existing building stock and previously developed land for new housing.

Within five years of the Housing Policy amendment to the Planning Act, municipalities are expected to reflect its intent in their planning documents. In areas with the greatest growth pressure, the regions of Metro Toronto, Durham, York, Peel, Halton, Hamilton-Wentworth, Ottawa-Carleton and Waterloo, and the cities of London and Windsor, municipalities will be required to implement changes within one year of the approval. The statement requires that all municipalities, planning boards, provincial ministries, the Ontario Municipal Board, and other agencies "have regard" for the policy statement when planning decisions are made. To "have regard" does not mean that the guidelines are mandatory. Objectors can appeal to the Ontario Municipal Board, and the government has not indicated any possible sanctions to enforce the policy's implementation.

Implementation of the policy entails:

- ensuring at least a ten year supply of residential land is available;
- incorporating servicing policies in the Official Plan to accommodate residential growth;
- streamlining the planning process;
- designating land in the Official Plan to specify residential densities and zoning to accommodate a range of housing types;
- developing planning policies to enable at least 25 percent of new residential units to be affordable;
- identifying opportunities for intensification including special provisions for boarding houses; and
- setting up a procedure to monitor the supply of land, housing types, affordability and development targets.

In conjunction with the development of the *Policy Statement*, meetings with representatives from all major cities resulted in a new policy endorsed by the province in the spring of 1988. The thrust of the new policy is the proactive role for the Province and the adoption of the role of partner and advocate. Two premises lay behind the new advocacy role. First, the Province does not directly control local housing decisions. Secondly, despite the indirect position of the Province, a combination of partnership, advocacy and funds can be instrumental in achieving provincial objectives.

The City of Ottawa agreement was the first partnership to be developed in the new spirit of co-operation and alliance. It produced a full-scale housing strategy in which the City agreed with the province to take on many of the administrative responsibilities of delivering the non-profit housing program, including allocation of units, assessment of need, and review and approval of plans for all third sector groups. Subsequently, other municipalities have been asked to enter into similar agreements to carry on many of the functions currently undertaken by the Regional Ministry of Housing offices.

The City of Ottawa agreed to the following: the development of broad scale housing initiatives involving both intensification and new development; the provision of supports to other third sector agencies; the strategy for the development of regionally-based consumer information services on housing opportunities and issues; the commitment of $3 million annually for land purchase and acquisition of existing units; and the incorporation of the intent of the provincial policy statement and the planning guidelines in the Official Plan; the zoning by laws; the approvals procedures; and the application to specific development opportunities.